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STATE OF NEW YORK.

ANNUAL REPORT

OF THE

SUPERINTENDENT OF BANKS

RELATIVE TO

SAVINGS BANKS, TRUST COMPANIES AND SAFE
DEPOSIT COMPANIES,

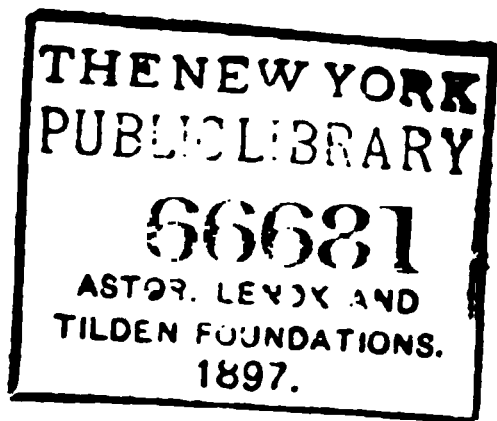
FOR THE YEAR 1894.

TRANSMITTED TO THE LEGISLATURE MARCH 1, 1895

ALBANY:

JAMES B. LYON, STATE PRINTER.

1895.



NOV 20 1897
NEW YORK

STATE OF NEW YORK.

No. 50.

IN ASSEMBLY,

MARCH 1, 1895.

ANNUAL REPORT

OF THE

Superintendent of Banks, Relative to Savings Banks
Trust Companies and Safe Deposit Companies.

STATE OF NEW YORK:

BANKING DEPARTMENT,

ALBANY, *March 1, 1895.* }

To the Honorable the Speaker of the Assembly:

SIR.—In accordance with the provisions of chapter 689 of the Laws of 1892, I have the honor to transmit to the Legislature the annual report of this Department, relative to savings banks, trust companies and safe deposit companies.

Very respectfully your obedient servant,

CHARLES M. PRESTON,

Superintendent.

REPORT.

STATE OF NEW YORK,

BANKING DEPARTMENT,

ALBANY, *March* 1, 1895. }

To the Honorable the Legislature:

On the 1st of January, 1895, there were in this State, authorized to transact business and under the supervision of this Department, 125 savings banks, 38 trust companies and 18 safe deposit companies, with combined resources of \$1,106,386,017.36, as shown by their reports for the commencement of business of that day.

This shows an increase of \$55,359,118.59 over the same date for 1894, when there were 125 savings banks, 36 trust companies and 17 safe deposit companies.

SAVINGS BANKS.

The deposits in the 125 savings banks of the State, as shown by their January report, were \$643,873,574.44, an increase for the year of \$26,784,125.46, in spite of the prevalent and continued uncertainty in financial circles and the business depression, which has compelled larger withdrawals of savings than would have been made if the general business situation had been more prosperous.

No savings banks were organized during the year and none closed, although since the 1st of January, because of the embezzlement in the Chenango Valley Savings Bank of Binghamton, I have had to close its doors until such time as the

full report of the amount of the defalcation and the present condition of the bank could be ascertained and made by the examiners in charge. It is hoped that, following the procedure inaugurated in the case of the Ulster County Savings Institution, an arrangement may be made possible by which the bank can resume under different management, and the necessity of winding up at the hands of a receiver be avoided.

RESOURCES AND LIABILITIES.

The following table gives the resources and liabilities of the savings banks of the State on the 1st day of January, 1895, as shown in their reports, together with other statistical information of interest in regard to their affairs generally:

Resources.

	Par value.	Market value.
Bonds and mortgages.....		\$310,788,531 64
Stock investments:		
United States.....	\$101,996,250 00	
District of Columbia.....	5,112,800 00	
Bonds of other States.....	46,692,850 30	
Bonds of cities in other States ..	13,742,164 05	
Bonds of cities in this State.....	122,056,209 63	
Bonds of counties in this State...	15,119,319 11	
Bonds of towns in this State.....	9,468,823 54	
Bonds of villages in this State...	6,983,429 10	
Bonds of school districts in this State.....	2,153,743 42	
Total par value of stocks and bonds.....	\$323,325,589 15	
Amount of stocks and bonds at cost.	\$352,026,066 01	
Estimated market value of stocks and bonds.....		354,470,003 94
Loaned on stocks, as authorized by chapter 689, Laws of 1892.....		808,720 50
Banking houses and lots at estimated market value.		9,745,360 86
Other real estate at estimated market value.....		2,149,520 88
Cash on deposit in banks and trust companies.....		40,647,971 83

SUPERINTENDENT OF BANKS.

7

	Market value.
Cash on hand.....	\$9,091,200 15
Amount loaned on collaterals.....	1,830 00
Other assets.....	8,160,459 14
Total resources	\$735,863,598 94

Liabilities.

Amount due depositors	\$643,873,574 44
Other liabilities.....	415,289 75
Surplus.....	91,574,734 75
Total liabilities.....	\$735,863,598 94

Statistics.

Number of open accounts.....	1,615,178
Number of accounts opened and re-opened during the year.....	302,361
Number of accounts closed during the year.....	264,490
Total number of deposits received during the year..	2,035,094
Total number of payments to depositors during the year	1,970,176
Amount deposited during the year, not including interest credited.....	\$190,863,881 06
Amount withdrawn during the year	185,910,354 38
Amount of interest credited and paid during the year.	22,726,140 92
Salaries paid for the year.....	1,524,482 09
Expenses other than salaries for the year.....	721,969 06

CLOSING BANKS.

The following table gives the names of the four banks which have gone into voluntary liquidation and the amount of deposits held by each. These banks have not received deposits for many years, and are practically closed:

NAME.	Location.	Due depositors.
Central Savings Bank	Troy	\$65 26
Hope Savings Bank.....	Albany	320 71
Manufacturers' Savings Bank.....	Troy	439 31
Mechanics' Savings Bank.....	Brooklyn ..	330 61
Total.....	.....	\$1,155 89

FAILED SAVINGS BANKS.

The names of the banks which have failed and whose receiver-ships have been closed, with the rate per cent. of dividends on deposits declared by each receiver, and the amount of unclaimed dividends turned over to this department by the respective receivers pursuant to law, and the amount paid by the superintendent to those entitled to said deposits to January 1, 1895, are shown in the following table :

NAME.	Rate per cent. of dividends declared.	Unclaimed dividends deposited with superintendent.	Unclaimed dividends paid by superin- tendent.
Abingdon Square Savings Bank....	48	\$930 37	\$475 82
Bond Street Savings Bank.....	86 5-8	21,132 88	8,388 96
Central Park Savings Bank.....	80	1,497 76	503 17
Chautauqua County Savings Bank*	100	2 24	.....
Clairmont Savings Bank.....	15	501 90	17 98
Clinton Savings Bank.....	68.169	831 91	81 14
German Savings Bank of the Town of Morrisania.....	41 1-6	3,656 86	1,006 19
German Uptown Savings Bank....	64	5,598 70	885 66
Haverstraw Savings Bank.....	75	596 04	327 21
Mechanics and Traders' Savings Inst.	71	14,315 91	5,866 56
Morrisania Savings Bank*	100	842 74	669 16
Mutual Benefit Savings Bank.....	64	7,554 86	3,284 34
New Amsterdam Savings Bank....	77	429 79	9 20
Newtown Savings Bank*	100	1 40	.....
Oriental Savings Bank.....	60 1-2	2,255 50	262 45
Park Savings Bank, Brooklyn*....	100	329 44	.....
People's Savings Bank.....	48 7-12	5,580 96	2,399 22
Port Jervis Savings Bank*	100	251 97	248 18
Saratoga Savings Bank.....	88	437 88	1 82
Security Savings Bank.....	61 3-4	1,865 72	618 41
Sixpenny Savings Bank.....	85.55	39,319 89	11,484 07
Trades Savings Bank.....	15	547 32	3 72
Union Savings Bank, Saratoga Sp'gs.	68	180 89	36 17
Coxsackie Savings Institution*....	100	258 32	15 65
Eleventh Ward Savings Bank*....	100	1,833 19	104 31
Equitable Savings Institution* ...	100	150 49	.....
Third Avenue Savings Bank.....	19	895 15	11 23
Bowling Green Savings Bank.....	35	3,994 29	.....
Total .....	.....	\$115,744 37	\$36,700 57

The interest earned by the funds to the credit of the several failed savings banks heretofore shown, held in trust by the Superintendent of Banks, amounted during the year 1894 to \$2,904.05.

It is a pleasure to be able to report such successful and prosperous management as obtains with the savings banks of the State as a whole; perhaps in no other State and in no other year in the history of this State has such an enormous total of resources been handled with so little loss and at so small a rate per cent. of expense.

TRUST COMPANIES.

There have been two trust companies authorized to do business during the year, as follows:

Delaware Loan and Trust Company, Walton, N. Y., organized March 20, 1894, with a capital of \$100,000, and the Union Trust Company of Jamestown, located at Jamestown, N. Y., organized January 12, 1894, with a capital stock of \$100,000.

This makes the whole number of trust companies of the State at the commencement of the year 38. The Knickerbocker Trust Company of New York city increased its capital during the year \$250,000.

RESOURCES, LIABILITIES AND STATISTICS.

The resources and liabilities of the trust companies, and the other statistical information, as reported for the 1st of January, 1894, are given below:

RESOURCES.		
Bonds and mortgages.....	\$21,569,504	13
Stock investments.....	97,555,797	82
Loaned on collaterals.....	148,953,820	49
Loaned on personal securities, including bills purchased.....	22,791,215	35
Due from banks.....	51,258	75
Real estate.....	7,350,308	73
Cash on deposit in banks or other moneyed institutions.....	50,367,193	37
Cash on hand	10,839,509	41
Other assets	5,941,121	28
Total resources.....	\$365,419,729	33

LIABILITIES.

Capital stock paid in, in cash.....	\$28,800,000 00
Surplus fund.....	39,432,622 29
Undivided profits	4,281,354 17
Deposits in trust.....	124,422,622 23
General deposits.....	161,319,171 64
Other liabilities.....	7,163,959 00
	<hr/>
	\$365,419,729 33
	<hr/>

STATISTICS.

Interest, commissions and profits received during the year	\$14,573,579 17
Interest paid and credited to depositors during the year	5,470,018 63
Expenses during the year.....	2,613,983 40
Dividends on capital declared during the year.....	3,597,000 00
Deposits made by order of court	3,378,130 35
Total of deposits on which interest is allowed at this date	255,545,824 13
Amount of bonds and mortgages purchased.....	4,867,480 65
	<hr/>

CAPITAL.

The following table gives the names, location and capital stock of the trust companies doing business in the State :

NAME.	Location.	Capital January 1, 1895.
Atlantic Trust Company.....	New York city.	\$500,000 00
Binghamton Trust Company.....	Binghamton...	400,000 00
Brooklyn Trust Company ..	Brooklyn.....	1,000,000 00
Buffalo Loan, Trust and Safe Deposit Co	Buffalo	200,000 00
Central Trust Company.....	New York city.	1,000,000 00
Columbus Trust Company	Newburgh	100,000 00
Continental Trust Company.....	New York city.	500,000 00
Delaware Loan and Trust Company.....	Walton	100,000 00
Farmers' Loan and Trust Company	New York city.	1,000,000 00
Fidelity Trust and Guaranty Company.. . .	Buffalo	500,000 00
Franklin Trust Company	Brooklyn.....	1,000,000 00
Hamilton Trust Company.....	Brooklyn.....	500,000 00
Holland Trust Company	New York city.	500,000 00
Ithaca Trust Company.....	Ithaca	100,000 00
Kings County Trust Company	Brooklyn.....	500,000 00
Knickerbocker Trust Company.....	New York city.	1,000,000 00
Long Island Loan and Trust Company	Brooklyn.....	500,000 00
Manhattan Trust Company	New York city.	1,000,000 00
Mercantile Trust Company.	New York city.	2,000,000 00
Metropolitan Trust Company	New York city.	1,000,000 00

CAPITAL — (*Continued*).

NAME.	Location.	Capital January 1, 1895.
Nassau Trust Company of the City of Brooklyn.	Brooklyn.....	\$500,000 00
New York Guaranty and Indemnity Company	New York city.	2,000,000 00
New York Life Insurance and Trust Company	New York city.	1,000,000 00
New York Security and Trust Company.....	New York city.	1,000,000 00
Orange County Trust and Safe Deposit Co....	Middletown ...	100,000 00
People's Trust Company	Brooklyn.....	1,000,000 00
Real Estate Trust Company	New York city.	500,000 00
Rochester Trust and Safe Deposit Company...	Rochester	200,000 00
Security Trust Company of Rochester.....	Rochester	200,000 00
The State Trust Company.....	New York city.	1,000,000 00
Title Guarantee and Trust Company.....	New York city.	2,000,000 00
Trust and Deposit Company of Onondaga	Syracuse	100,000 00
Union Trust Company of Jamestown.....	Jamestown....	100,000 00
Union Trust Company.....	New York city.	1,000,000 00
United States Mortgage Company.....	New York city.	2,000,000 00
United States Transfer and Exchange Asso ...	New York city.	200,000 00
United States Trust Company.....	New York city.	2,000,000 00
Washington Trust Company.....	New York city.	500,000 00
Total.....	.....	\$28,800,000 00

SECURITIES DEPOSITED.

The following table gives the securities held by the Superintendent under the law for the depositors with and creditors of the several trust companies, for the 1st of January, 1895 :

NAME.	
United States 2 per cent. bonds.....	\$70,000 00
United States 4 per cent. bonds.....	770,000 00
United States 6 per cent. bonds.....	100,000 00
New York city 2½ per cent. bonds.....	525,000 00
New York city 3 per cent. bonds.....	1,375,000 00
Brooklyn city 3 per cent. bonds.....	370,000 00
Brooklyn city 3½ per cent. bonds.....	100,000 00
Brooklyn city 4 per cent. bonds.....	100,000 00
Buffalo city 3½ per cent bonds.....	20,000 00
Rochester city 3½ per cent. bonds.....	50,000 00
Niagara Falls city bonds	20,000 00
Bonds and mortgages.....	50,000 00
Cash.....	378 98
Total	\$3,550,378 98

ANNUAL REPORT OF THE SAFE DEPOSIT COMPANIES.

The Stuyvesant Safe Deposit Company went into the hands of a receiver in May, 1894.

NEW COMPANIES.

The National Safe Deposit Company of New York was organized April 19, 1894, and the Security Safe Deposit Company, located in Buffalo, was organized October 2, 1894.

CAPITAL.

The following are the names of the safe deposit companies doing business in the State on January 1, 1895, with the location and capital stock of each :

NAME.	Location.	Capital January 1, 1895.
Albany Safe Deposit Company.....	Albany	\$90,000
American Safe Deposit Company	New York city.	300,000
Bankers' Safe Deposit Company	New York city.	100,000
Binghamton Safe Deposit Company.....	Binghamton...	10,000
Brooklyn City Safe Deposit Company	Brooklyn	100,000
Buffalo Loan, Trust and Safe Deposit Company*	Buffalo	200,000
Central Park Safe Deposit Company.....	New York city.	100,000
Central Safe Deposit Company.....	New York city.	50,000
Fifth Avenue Safe Deposit Company.....	New York city.	100,000
Franklin Safe Deposit Company	Brooklyn.....	100,000
Garfield Safe Deposit Company	New York city.	150,000
Lincoln Safe Deposit Company	New York city.	1,000,000
Long Island Safe Deposit and Storage Company	Brooklyn.....	100,000
Manhattan Safe Deposit and Storage Company†	New York city.	160,000
Mercantile Safe Deposit Company.....	New York city.	300,000
National Safe Deposit Company of New York ..	New York city.	200,000
New York Produce Exchange Safe Deposit and Storage Company	New York city.	150,000
Rochester Trust and Safe Deposit Company*....	Rochester	200,000
Safe Deposit Company of New York	New York city.	283,300
Security Safe Deposit Company.....	Buffalo	100,000
Total.....		\$3,793,300

* Reports as a trust company.

† Going out of business about May 1, 1895.

The following table gives the resources and liabilities of the several safe deposit companies on January 1, 1895, as compiled from their reports for that date:

ASSETS.

Stock investments.....	\$1,290,225 63
Real estate	2,405,565 02
Vaults and safes.....	531,585 60
Furniture and fixtures	166,385 39
Loans on collaterals.....	90,240 00
Cash deposited	79,023 56
Cash on hand.....	10,325 17
Safe rentals.....	20,687 00
Silver storage.....	18,118 64
Warehouse storage	65,755 50
Tin boxes	6,765 12
Other assets	418,012 46
	<hr/>
Total resources	\$5,102,689 09
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LIABILITIES.

Capital	\$3,293,300 00
Excess of assets over liabilities.	391,674 59
Bonds outstanding	205,000 00
Loans secured by bonds and mortgages	805,000 00
Other loans.....	350,687 50
Interest due and accrued on loans	4,287 50
Expenses.....	7,694 55
Other liabilities	45,044 95
	<hr/>
Total liabilities	\$5,102,689 09
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INSTITUTIONS SUBJECT TO THE SUPERVISION OF THE BANKING DEPARTMENT.

The following table shows the total amount of resources of each of the classes of institutions mentioned, subject to the supervision of this Department, on the first day of January in each of the last ten years, viz.:

Total Resources.

DATE.	Savings banks.	*Banks of deposit and discount.	Trust companies.	Safe deposit companies.
1886, January 1	\$534,536,633 00	\$190,576,663 00	\$176,216,940 82	\$4,078,976 07
1887, January 1	568,286,867 00	201,681,168 00	189,503,595 20	4,298,122 90
1888, January 1	590,458,751 00	193,324,267 00	200,087,230 17	4,214,504 97
1889, January 1	615,289,796 00	216,314,601 00	236,261,610 39	5,923,179 71
1890, January 1	644,927,526 00	†241,754,288 00	265,547,526 76	7,056,946 64
1891, January 1	667,865,396 40	233,839,051 00	280,688,768 47	†3,964,942 79
1892, January 1	675,987,634 99	271,830,699 00	300,765,575 06	†4,370,117 26
1893, January 1	718,454,662 23	295,459,929 00	335,707,779 96	†5,045,787 03
1894, January 1	704,535,118 15	**271,496,822 00	341,466,011 50	†5,025,769 12
1895, January 1	735,863,598 94	284,911,631 00	365,419,729 33	†5,102,689 09

* Report nearest January 1 each year. † Report January 11, 1890. ** November 28, 1893. The other reports called in December.
† The Buffalo Loan, Trust and Safe Deposit Company and Rochester Trust and Safe Deposit Company are not included, as they are given under the head of trust companies.

The foregoing, with the reports that are given at length in the appendix, furnishes the information required to be stated by the provisions of the Banking Law.

CONCLUSION.

I most cordially concur in the recommendation in the first message of Governor Morton to the Legislature that savings banks be made entirely independent of banks of discount and deposit, whether State or national, and trust companies.

The tendency to merge the management of a savings bank and an institution of deposit and discount in the same personnel, in the same room or suite of rooms, leads to confusion of interests and gives great occasion and opportunity for unbusiness-like proceedings and irregular methods. The failure or embarrassment of one generally involves the suspension or collapse of the other. They should have separate management and location under statutory regulation.

I heartily approve the general purpose of the bill in this regard, introduced by Senator Kilburn, to practically enforce the Governor's recommendation.

As an additional safeguard to the interests of depositors in savings banks, I have to suggest and recommend that it be made compulsory on the part of depositors to present pass-books at stated periods, say once each year, to be compared with the bank ledgers and be written up to date. To enforce this requirement the penalty of loss of a small percentage of interest or dividends might be imposed. The adoption of this policy would be a considerable step toward making impossible such defalcations as have been discovered by the Banking Department in the past, and perhaps render unnecessary the plan suggested by some for examinations of savings banks oftener than once in two years.

Respectfully submitted,

CHARLES M. PRESTON,

Superintendent.

A P P E N D I X .

RECEIVERS' REPORTS.

ROCKLAND SAVINGS BANK, NYACK.

Date of closing of the bank, June 19, 1877.

Name and post-office address of the present receiver: Tunis D. Seaman,
1059 Main street, Peekskill, N. Y.

Amount due depositors at the date of the closing of the bank.....	\$37,868 02
Amount due other creditors at the date of the closing of the bank.....	Nothing.
Aggregate amount realized from the assets of the institution to January 1, 1895.....	\$822 05
No dividends have been declared or paid.	
Total payments to receivers for fees and commissions during last six months.....	Nothing.
Total payments to clerks and accountants for salaries, etc., during last six months.....	Nothing.
Total payments to counsel or attorneys during last six months.....	Nothing.
Total payments for other expenses of the receivership during last six months.....	Nothing.
Total payments for all expenses of the receivership to the date of this report.....	\$828 04

No assets except worthless judgment.

YORKVILLE SAVINGS BANK, NEW YORK CITY.

Date of the closing of the bank, July 12, 1877.

Name and post-office address of the present receiver: Vedder Van Dyck, 96 Broadway, New York city.

Amount due depositors at the date of the closing of the bank.....	\$20,022 13
Amount due other creditors at the date of the closing of the bank.....	45,364 10

Aggregate amount realized from the assets of the institution to January 1, 1895.....	\$11,109 12
Total payments to receivers for fees and commissions during last six months.....	Nothing.
Total payments to clerks and accountants for salaries, etc., during last six months.....	Nothing.
Total payments to counsel or attorneys during last six months.....	Nothing.
Total payments for other expenses of the receivership during last six months.....	Nothing.
Total payments for all expenses of the receivership to the date of this report.....	\$8,686 00

The assets of the institution give promise of the payment of only a small dividend.

The receivership will be finally closed on termination of one pending suit and final accounting.

DETAILED STATEMENT
OF THE
CONDITION OF THE SAVINGS BANKS
AND
INSTITUTIONS FOR SAVINGS IN THIS STATE
ON THE
FIRST DAY OF JANUARY, 1895, AS COMPILED FROM THEIR REPORTS
TO THE SUPERINTENDENT OF BANKS.

[THE BANKS ARE ARRANGED ALPHABETICALLY BY COUNTIES.]

ALBANY COUNTY.

1. ALBANY CITY SAVINGS INSTITUTION, ALBANY.

[47 State street; incorporated 1850.]

SELDEN E. MARVIN, *President.*

WILLIAM S. HACKETT, *Treasurer.*

TRUSTEES.

ISBAN HESS,
RODNEY VOSE,
ALBERT HESSBERG,
JONAS H. BROOKS,
SELDEN E. MARVIN,

GEO. H. THACHER,
HORACE S. BELL,
GEO. L. AMSDELL,
FRANCIS H. WOODS,
JOHN E. WALKER,
J. W. COX, JR.

E. DEL. PALMER,
EDWARD J. GALLIEN,
JOHN PALMER,
JOHN BOWE,
PERCIVAL N. BOUTON,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$1,825,919 08
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
State of North Dakota.....	\$29,575 00	\$25,000 00	\$33,250 00	
State of South Dakota.....	156,767 00	155,000 00	157,925 00	
State of Idaho	32,948 00	29,000 00	33,705 00	
State of Nebraska	15,707 56	15,707 56	15,707 56	
State of Washington	10,452 69	10,452 69	10,452 69	
State of Colorado.....	32,860 69	32,860 89	32,860 89	
Cities in this State.....	417,692 90	387,130 00	456,959 10	
Counties in this State.....	15,468 00	15,000 00	15,825 00	
Towns in this State	93,532 83	84,900 00	95,489 95	
Villages in this State.....	127,976 57	123,500 00	129,820 00	
School district	76,828 66	71,200 00	76,769 00	
	<u>\$1,010,309 89</u>	<u>\$949,751 14</u>	<u>\$1,058,714 19</u>	
				1,058,714 19
Amount loaned on stocks as authorized by chapter 689, Laws of 1892.....				8,000 00
Real estate, cost, \$23,698.82 ; estimated present value				8,000 00
Cash on deposit in banks or trust companies.....				171,822 09
Cash on hand				2,322 26
All other assets, not included above, viz.: Interest accrued...				35,010 75
				<u>\$2,609,788 33</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$2,359,352 02	
Interest credited for the six months ending with December 31, 1894	44,201 29	
		\$2,403,553 31
Surplus		206,235 01
		<u>\$2,609,788 32</u>

REPORT ON SAVINGS BANKS.

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$179,353 04
From depositors, not including interest credited	610,690 58
From interest on loans, deposits and investments	111,723 89
From rents from real estate	60 00
From mortgages	57,878 16
From redemption of stocks	188,555 11
From stocks sold, par value, \$1,000; amount received therefor,	1,100 00
From loans repaid	180,400 00
From all other sources, viz.:	
Real estate sold	\$4,188 00
Rebate on insurance on property sold	7 80
	<u>4,195 80</u>
	<u><u>\$1,278,455 58</u></u>

PAYMENTS.

To depositors, including interest paid to them	\$567,738 18
For loans on bonds and mortgages	208,979 91
For loans on stocks and other securities	141,400 00
For stocks and bonds purchased, par value, \$166,237.26; cost, including premiums, commissions, etc.	178,764 46
For interest (other than interest payments to depositors)	1,085 12
For current expenses of the bank, viz.: Salaries	\$4,500 00
For expenses of banking house or rent of banking rooms...	1,500 00
For other expenses	2,206 19
	<u>8,206 19</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank	2,000 00
For taxes on real estate, except banking house	1,025 29
For repairs and other incidental expenses on real estate, except banking house	112 06
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	174,144 35
	<u><u>\$1,278,455 58</u></u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	4,018
Number of accounts opened or reopened during the year 1894,	676
Number of accounts closed during the year 1894	565
Total number of deposits received during the year 1894	3,713
Total number of payments to depositors during the year 1894..	4,263
Amount deposited during the year 1894, not including interest credited for that period.	\$610,690 58
Amount withdrawn during the year 1894.	567,738 18
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894	\$42,468 64
January, 1895	44,901 29
	<u>86,669 93</u>
Average amount of each account, January 1, 1895	598 91
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record, or of a surrogate	4,500 07
Number of such accounts which exceeded \$3,000	1

Rate per cent. of dividends or interest to depositors during the year 1894,
4 per cent.

2. ALBANY COUNTY SAVINGS BANK, ALBANY.

[88 State street; incorporated 1874.]

JASPER VAN WORMER, *President.*ALBERT V. BENSON, *Secretary.***TRUSTEES.**JASPER VAN WORMER,
SETH WHEELER,
GEORGE H. RUSSELL,
JACOB LEONARD,
WILLIAM N. S. SANDERS,
JOHN M. BAILEY,F. N. SILL,
WILLIAM B. PAGE,
JOHN J. WHITE,
JAMES MOORE,
F. C. CURTIS,
W. H. LIVINGSTON,
SAMUEL S. HATT.L. HOTALING,
WILLIAM P. RUDD,
JAMES MIX,
A. V. BENSON,
J. R. CARNELL,
CHARLES A. LAWYER,**FINANCIAL.****RESOURCES.**

Bonds and mortgages..... \$2,127,735 40
 Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States	\$294,776 25	\$200,000 00	\$230,475 00	
State of Ohio.....	61,099 50	55,000 00	62,562 50	
State of South Dakota.....	25,414 49	25,000 00	27,500 00	
State of Delaware.....	34,000 00	34,000 00	34,680 00	
State of Minnesota.....	43,408 50	50,475 00	45,198 50	
Cities in other States.....	20,000 00	20,000 00	20,700 00	
Cities in this State	643,592 72	601,432 33	696,160 08	
Counties in this State.....	218,217 00	203,000 00	227,332 50	
Towns in this State	125,533 00	122,400 00	137,759 00	
Villages in this State.....	115,233 00	114,500 00	119,978 75	
School district	22,500 00	22,500 00	24,116 25	
	<u>\$1,533,774 46</u>	<u>\$1,448,307 33</u>	<u>\$1,626,452 58</u>	1,626,452 58
Cash on deposit in banks or trust companies.....				179,912 37
Cash on hand				18,622 76
All other assets not included above, viz.:				
Interest accrued.....			\$61,501 77	
Steel safe for securities			1,200 00	
			<u>62,701 77</u>	
			<u>\$4,015,424 88</u>	

LIABILITIES.

Amount due depositors, viz.: Principal.....	\$3,785,769 29
Other liabilities, viz.: Interest accrued on deposits to January 1, 1894.....	29,000 00
Surplus	200,655 59
	<u>\$4,015,424 88</u>

CASH TRANSACTIONS DURING THE YEAR 1894.**RECEIPTS.**

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$216,782 56
From depositors, not including interest credited.....	1,833,558 38
From interest on loans, deposits and investments	144,472 92
From mortgages.....	341,823 00
From redemption of stocks	81,577 88
From stocks sold, par value, \$50,000; amount received therefor,	52,625 00
From all other sources, viz.: Reduction of premium on bonds,	12,089 57
	<u>\$2,632,929 21</u>

PAYMENTS.

To depositors, including interest paid to them	\$1,215,282 94
For loans on bonds and mortgages	592,049 58
For stocks and bonds purchased, par value, \$577,438.87; cost, including premiums, commissions, etc.....	615,778 41

For current expenses of the bank, viz.: Salaries.....	\$4,599 99	
For expenses of banking house or rent of banking rooms..	2,500 00	
For other expenses.....	4,077 29	
		\$11,177 28
Other payments, viz.: Interest accrued on mortgages assigned to us.....		110 87
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.		198,535 13
		<u>\$2,632,929 21</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895 ..	6,224
Number of accounts opened or reopened during the year 1894,	2,028
Number of accounts closed during the year 1894.....	1,323
Total number of deposits received during the year 1894..	9,417
Total number of payments to depositors during the year 1894,	6,721
Amount deposited during the year 1894, not including interest credited for that period.....	\$1,833,558 33
Amount withdrawn during the year 1894.....	1,215,282 94
Amount of interest credited and paid for the year 1894, viz.:	
April, 1894.....	\$58,618 05
October, 1894.....	65,863 88
	124,481 93
Average amount of each account, January 1, 1895.....	608 27
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	3,000 00

Rate per cent. of dividends or interest to depositors during the year 1894, 4 per cent.

3. ALBANY EXCHANGE SAVINGS BANK, ALBANY.

[450 Broadway; incorporated 1856.]

FITZ EDWARD GRISWOLD, *Vice-President.* ABRAHAM V. DEWITT, *Treasurer.*

TRUSTEES.

JOHN E. McELROY, MICHAEL DELEHANTY, GEORGE P. WILSON, RICHARD VARICK DEWITT, F. E. GRISWOLD, JOHN BLACKBURN, ABRAHAM V. DEWITT,	JOHN D. PARSONS, JR., JAMES MCKINNEY, WILLIAM DALTON, NORTON CHASE, LEMON THOMSON, THOMAS W. CANTWELL, JOHN C. HUBBELL,	CHAUNCEY P. WILLIAMS, JR., MARTIN D. CONWAY, JOHN J. GALLOGLY, MATTHEW J. WALLACE, CHARLES H. GAUS, JOSEPH A. LANSING, LEONARD G. TEN EYCK.
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FINANCIAL.

RESOURCES.

Bonds and mortgages.....			\$364,663 53
Stock investments, viz.:			
<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States	\$100,000 01	\$100,000 00	\$112,750 00
State of Minnesota.....	25,437 50	25,000 00	25,000 00
State of South Dakota	65,998 62	65,000 00	65,000 00
State of Washington.....	57,772 17	57,317 24	57,317 24
State of Colorado	37,844 12	37,844 12	37,844 12
State of Nebraska.....	2,671 40	2,671 40	2,671 40
Cities in other States.....	23,668 75	21,000 00	23,554 00
Cities in this State	221,015 33	215,478 78	231,505 15
Villages in this State.....	15,642 00	15,000 00	15,500 00
School district	13,193 58	13,000 00	13,000 00
	<u>\$563,243 47</u>	<u>\$552,311 54</u>	<u>\$555,141 91</u>
			585.141 91

ALBANY COUNTY.

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Amount loaned on stocks as authorized by chapter 689, Laws of 1892.....	\$10,650 00
Real estate, cost, \$2,546.96; estimated present value.....	2,400 00
Cash on deposit in banks or trust companies.....	119,161 03
All other assets, not included above, viz.: Interest accrued....	33,827 34
	<u>\$1,115,843 81</u>

LIABILITIES.

Amount due depositors, viz.: Principal.....	\$947,201 34
Other liabilities, viz.:	
Interest accrued on deposits to January 1, 1895.....	\$8,750 00
Expenses incurred, but unpaid	870 91
	<u>9,120 91</u>
Surplus	159,521 56
	<u>\$1,115,843 81</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$108,446 86
From depositors, not including interest credited.....	282,663 87
From interest on loans, deposits and investments.....	47,072 56
From rents from real estate.....	232 00
From mortgages.....	19,700 00
From redemption of stocks.....	131,465 36
From loans repaid... ..	4,800 00
	<u>\$594,380 65</u>

PAYMENTS.

To depositors, including interest paid to them	\$292,320 49
For loans on bonds and mortgages.....	36,909 03
For stocks and bonds purchased, par value, \$133,781.40; cost, including premiums, commissions, etc.....	137,951 84
For interest (other than interest payments to depositors).....	1,126 87
For current expenses of the bank, viz.: Salaries.....	\$2,433 26
For expenses of banking house or rent of banking rooms...	2,500 00
For other expenses.....	1,820 79
	<u>6,754 05</u>
For taxes on real estate, except banking house.....	76 64
For repairs and other incidental expenses on real estate, except banking house	80 70
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day....	119,161 03
	<u>\$594,380 65</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	1,599
Number of accounts opened or reopened during the year 1894.....	321
Number of accounts closed during the year 1894.....	302
Total number of deposits received during the year 1894	1,731
Total number of payments to depositors during the year 1894..	1,821
Amount deposited during the year 1894, not including interest credited for that period.....	\$282,663 87
Amount withdrawn during the year 1894.....	292,320 49

Amount of interest credited and paid for the year 1894, viz.:

April, 1894	\$17,896 65	
October, 1894	17,092 99	
		\$35,089 64
Average amount of each account, January 1, 1895.....		592 87
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record, or of a surrogate.		3,223 75
Number of such accounts which exceeded \$3,000.....		2

Rate per cent. of dividends or interest to depositors during the year 1894, 3½
and 4 per cent.

4. ALBANY SAVINGS BANK, ALBANY.

[State street; Incorporated 1890.]

J. HOWARD KING, *President.* THEODORE TOWNSEND, *Treasurer.*

TRUSTEES.

J. HOWARD KING, WILLIAM KIDD, JAMES D. WASSON, JACOB H. TEN EYCK, J. WILBUR TILLINGHAST, CLARENCE RATHBONE,	GRANGE SARD, HENRY T. MARTIN, MARCUS T. HUN, ABRAHAM LANSING, WM. B. VAN RENSSELAER, LEDYARD COGSWELL, EDWARD BOWDITCH.	ACORS RATHBUN, MATTHEW HALE, WM. M. VAN ANTWERP, RUFUS K. TOWNSEND, LUTHER H. TUCKER, CHARLES TRACY,
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FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$8,412,475 00
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States.....	\$1,588,886 00	\$1,350,000 00	\$1,582,250 00	
State of New Hampshire	19,955 00	16,500 00	18,145 00	
State of Kansas	62,100 00	46,000 00	5,000 00	
State of Massachusetts	59,250 00	48,600 00	51,516 00	
Cities in other States.....	379,817 00	349,000 00	361,760 00	
Cities in this State	5,983,953 76	4,966,610 80	5,828,531 80	
Counties in this State	272,762 00	248,000 00	266,830 00	
Towns in this State	59,759 40	55,000 00	56,070 00	
Villages in this State.....	221,619 87	212,500 00	216,400 00	
	\$8,597,053 03	\$7,292,210 80	\$8,372,562 80	8,372,562 80

Banking house and lot, cost, \$247,808.22; estimated present
value 125,000 00
Cash on deposit in banks or trust companies 1,222,575 44
Cash on hand 143,698 14
All other assets, not included above, viz.: Interest accrued.... 163,496 26
\$18,439,802 64

LIABILITIES.

Amount due depositors, viz.:

Principal	\$15,845,490 45	
Interest credited for the six months ending with December 31, 1894	300,526 50	\$16,145,946 04
Surplus		2,293,856 60
		\$18,439,802 64

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$1,375,833 39
From depositors, not including interest credited	4,292,169 83
From interest on loans, deposits and investments	763,162 17
From rents from banking house	5,975 00
From mortgages	551,410 00
From redemption of stocks	170,837 37
	<hr/>
	\$7,158,887 76
	<hr/>

PAYMENTS.

To depositors, including interest paid to them	\$3,647,667 94
For loans on bonds and mortgages	818,700 00
For stocks and bonds purchased, par value, \$1,136,322.80; cost, including premiums, commissions, etc	1,278,154 05
For interest (other than interest payments to depositors)	6,146 66
For current expenses of the bank, viz.: Salaries	\$26,565 00
For expenses of banking house or rent of banking rooms	5,711 24
For other expenses	9,664 96
	<hr/>
	41,941 20
Other payments, viz.: Interest paid to depositors which had not been credited prior to July 1, 1894, and January 1, 1895,	9 33
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	1,366,268 58
	<hr/>
	\$7,158,887 76
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	28,394
Number of accounts opened or reopened during the year 1894,	5,315
Number of accounts closed during the year 1894	4,038
Total number of deposits received during the year 1894	34,688
Total number of payments to depositors during the year 1894	29,907
Amount deposited during the year 1894, not including interest credited for that period	\$4,292,169 83
Amount withdrawn during the year 1894	3,647,667 94
Amount of interest credited and paid for the year 1894, viz.: July, 1894	\$286,281 61
January, 1895	800,525 59
Paid but not credited at other periods	9 33
	<hr/>
	586,816 53
Average amount of each account, January 1, 1895	568 63
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record, or of a surrogate	9,000 00
Number of such accounts which exceeded \$3,000	1
	<hr/>

Rate per cent. of dividends or interest to depositors during the year 1894,
2½ to 4 per cent.

5. COHOES SAVINGS INSTITUTION, COHOES.

[58 Remsen street; incorporated 1851.]

WILLIAM T. DODGE, *President.*

GEORGE R. WILSDON, *Treasurer.*

TRUSTEES.

WM. H. HOLLISTER,
HENRY AIRD,
G. H. McDOWELL,
GEO. NEIL,
HENRY A. STRONG,

JAMES WHITE,
GEO. R. WILSDON,
WM. T. DODGE,
MURRAY HUBBARD,
JAMES H. MASTEN,
GEORGE DIXON.

JONATHAN HILLER,
BENJ. F. CLARKE,
P. S. HOLSAPPLE,
A. T. CALKINS,
JAMES W. ABLETT,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$470,273 02
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
State of South Dakota	\$10,412 88	\$10,000 00	\$10,400 00
State of North Dakota.....	11,096 17	10,000 00	10,700 00
State of Florida.....	2,244 56	1,900 00	2,232 00
State of Idaho	16,692 12	15,000 00	17,250 00
State of Indiana	11,580 16	12,000 00	12,000 00
Cities in other States	103,689 33	95,000 00	104,575 00
Cities in this State	459,204 40	442,160 00	471,904 07
Counties in this State.....	79,838 15	78,000 00	80,845 00
Towns in this State	45,546 68	42,000 00	45,600 00
Villages in this State.....	234,213 03	223,500 00	232,855 00
	<u>\$974,516 88</u>	<u>\$929,560 00</u>	<u>\$988,361 07</u>

Real estate, cost, \$6,175.08; estimated present value... 988,361 07
Cash on deposit in banks or trust companies..... 6,900 00
Cash on hand..... 107,932 11
All other assets, not included above, viz.: 9,734 79

Interest accrued..... \$20,073 77
Taxes paid on real estate 1,500 00
21,573 77
\$1,604,775 36

LIABILITIES.

Amount due depositors, viz.:

Principal \$1,455,634 64
Interest credited for the six months ending with December
31, 1894 27,292 44
\$1,482,927 08
Other liabilities, viz.: Miscellaneous accounts..... 105 79
Surplus 121,742 49
\$1,604,775 36

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894,
before transactions of the day..... \$90,359 68
From depositors, not including interest credited 891,865 90

ALBANY COUNTY.

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From interest on loans, deposits and investments	\$70,326 28
From rents from real estate.....	120 00
From mortgages.....	39,070 00
From redemption of stocks	8,000 00
From stocks sold, par value, \$51,500; amount received therefor,	51,699 52
From all other sources, viz.: Real estate sold ..	8,005 00
	<hr/>
	\$648,946 47
	<hr/> <hr/>

PAYMENTS.

To depositors, including interest paid to them	\$872,935 00
For loans on bonds and mortgages	38,075 00
For stocks and bonds purchased, par value, \$99,650; cost, including premiums, commissions, etc.....	110,840 04
For current expenses of the bank, viz.: Salaries	\$2,100 00
For expenses of banking house or rent of banking rooms	1,000 00
For other expenses.....	439 77
	<hr/>
	3,539 77
For real estate acquired by foreclosure, or in settlement of debts due the bank	9,180 08
For taxes on real estate, except banking house	1,500 00
For repairs and other incidental expenses on real estate, except banking house.....	109 93
Other payments, viz.:	
Interest on individual accounts omitted, January, 1894	\$9 72
Error in interest, July, 1894	10 00
Suspense account	80 03
	<hr/>
	99 75
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day....	117,666 90
	<hr/>
	\$648,946 47
	<hr/> <hr/>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	4,191
Number of accounts opened or reopened during the year 1894,	778
Number of accounts closed during the year 1894	718
Total number of deposits received during the year 1894	5,480
Total number of payments to depositors during the year 1894..	5,248
Amount deposited during the year 1894, not including interest credited for that period.....	\$391,365 99
Amount withdrawn during the year 1894.....	372,935 00
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$26,449 84
January, 1895.....	27,293 44
	<hr/>
	53,742 28
Average amount of each account, January 1, 1895	353 83
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record, or of a surrogate	8,000 00
	<hr/> <hr/>

Rate per cent. of dividends or interest to depositors during the year 1894,
4 per cent.

6. HOME SAVINGS BANK OF THE CITY OF ALBANY.

[40 State street; incorporated, 1871.]

PETER KINNEAR, *President.*

JOHN D. CAPRON, *Treasurer.*

TRUSTEES.

CHAUNCEY E. ARGERSINGER,
JOHN D. CAPRON,
JOHN H. FARRELL,
CHARLES C. LODEWICK,
JAMES TEN EYCK,

ROBERT GEER,
ANDREW E. MATHER,
DAVID A. THOMPSON,
VREELAND H. YOUNGMAN,
THOMAS AUSTIN,
ROBERT BRICE.

PETER KINNEAR,
SAMUEL L. MUNSON,
CHARLES W. MEAD,
HENRY RUSSELL,
GEORGE H. TREADWELL,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$688,659 35
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
Colorado State warrants.....	\$15,604 40	\$15,298 41	\$15,298 41	
Cities in other States.....	35,562 50	35,000 00	35,987 50	
Cities in this State.....	209,298 40	202,427 18	212,168 48	
Counties in this State	1,010 00	1,000 00	1,012 50	
Towns in this State.....	73,819 00	69,500 00	72,248 75	
Villages in this State	173,355 48	168,450 00	173,355 75	
School district.....	43,368 85	40,150 00	43,729 00	
	<u>\$552,018 63</u>	<u>\$531,825 54</u>	<u>\$553,800 39</u>	553,800 39

Amount loaned on stocks as authorized by chapter 689, Laws
of 1892... .. 17,000 00
Cash on deposit in banks or trust companies..... 84,857 82
Cash on hand..... 654 26
All other assets, not included above, viz.:

Interest accrued.....	\$19,151 23	
Tax and assessment certificates on mortgaged property and accrued interest on same	818 97	19,970 25
		<u>\$1,864,941 57</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$1,207,800 22	
Interest credited for the six months ending with December 31, 1894.....	22,218 62	\$1,289,617 84

Other liabilities, viz.:

Interest accrued on deposits to January 1, 1895	\$848 16	
Interest paid in advance on mortgage.....	7 50	
Rent and advertising accrued	256 11	1,111 77
Surplus		<u>74,211 96</u>
		<u>\$1,864,941 57</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

hand and in banks or trust companies, January 1, 1894,	
transactions of the day.....	\$95,098 44
depositors, not including interest credited	479,081 66
interest on loans, deposits and investments	58,876 82
mortgages.....	80,875 65
redemption of stocks.	65,096 27
loans repaid	8,668 75
from other sources, viz.: Refunded amounts advanced for	
and assessments.....	2,495 48
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	\$785,198 02
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PAYMENTS.

to depositors, including interest paid to them	\$424,415 77
on bonds and mortgages	87,080 00
on stocks and other securities.....	8,668 75
for stocks and bonds purchased, par value, \$172,580.58; cost,	
including premiums, commissions, etc.....	176,014 82
for interest (other than interest payments to depositors)	1,818 65
for rent expenses of the bank, viz.: Salaries.....	\$3,483 33
expenses of banking house or rent of banking rooms..	1,150 00
for other expenses.....	1,154 64
	<hr/>
	5,787 97
for payments, viz.: Taxes, insurance and assessments on	
pledged property	1,495 48
hand and in banks or trust companies, December 31,	
after transactions of the day.....	85,511 58
	<hr/>
	\$785,198 02
	<hr/> <hr/>

STATISTICAL INFORMATION.

of open accounts, January 1, 1895....	2,583
of accounts opened or reopened during the year 1894 .	651
of accounts closed during the year 1894	518
number of deposits received during the year 1894.....	4,347
number of payments to depositors during the year 1894..	3,810
deposited during the year 1894, not including interest	
paid for that period.....	\$479,081 66
withdrawn during the year 1894.....	424,415 77
of interest credited and paid for the year 1894, viz.:	
for 1894.....	\$20,481 02
for 1895.....	22,316 62
for all other periods.....	3,092 86
	<hr/>
	45,792 50
amount of each account, January 1, 1895.....	499 27
amount due any one depositor, January 1, 1895, exclu-	
ding interest and of any deposits made by order of a court	
appointed, or of a surrogate.....	3,800 00
of such accounts which exceeded \$3,000.....	1
	<hr/> <hr/> <hr/>

per cent. of dividends or interest to depositors during the year 1894, 4

7. MECHANICS AND FARMERS' SAVINGS BANK, ALBANY.

[63 State street; incorporated 1855.]

DUDLEY OLCOTT, *President.*G. G. DAVIDSON, *Secretary.*

TRUSTEES.

DUDLEY OLCOTT,
GEORGE G. DAVIDSON,
RUFUS W. PECKHAM,
ROBERT OLCOTT,CHARLES NEWMAN,
EZRA G. BENEDICT,
JOSEPH W. RUSSELL,
ISAAC D. F. LANSING,
JAMES MCCREDIE.JAMES B. JERMAIN,
DANIEL LEONARD,
ERASTUS D. PALMER,
WILLIAM J. WALKER,

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$664,700 00
Stock investments, viz.:	

<i>Stocks and bonds.</i>	Cost. .	Par value.	Estimated market value.	
United States.....	\$79,835 00	\$75,000 00	\$81,750 00	
State of Massachusetts.....	25,875 00	25,000 00	25,000 00	
Cities in other States.....	190,998 75	175,000 00	186,560 00	
Cities in this State	823,798 08	711,600 00	654,559 50	
Counties in this State.....	156,836 37	184,000 00	149,359 99	
Villages in this State.....	25,600 00	25,000 00	25,000 00	
	<u>\$1,806,843 20</u>	<u>\$1,149,600 00</u>	<u>\$1,325,229 49</u>	1,325,229 49
Cash on deposit in banks or trust companies.....				212,913 25
Cash on hand				7,164 50
All other assets, not included above, viz.: Interest accrued....				26,078 36
				<u>\$2,236,085 60</u>

LIABILITIES.

Amount due depositors, viz.: Principal.....	\$1,863,054 95
Other liabilities, viz.: Interest accrued on deposits to January 1, 1895	16,953 80
Surplus	856,076 85
	<u>\$2,236,085 60</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$193,179 03
From depositors, not including interest credited.. . . .	457,105 63
From interest on loans, deposits and investments.....	93,245 61
From mortgages.....	23,491 65
From redemption of stocks.....	23,500 00
	<u>\$790,521 92</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$409,379 05
For loans on bonds and mortgages.....	11,400 00
For stocks and bonds purchased, par value, \$126,500; cost, including premiums, commissions, etc	143,757 63
For current expenses of the bank, viz.: Salaries.....	\$3,600 00
For expenses of banking house or rent of banking rooms....	2,000 00
For other expenses.....	187 50
	<u>5,787 50</u>

Other payments, viz.:

Expenses of examination (Banking Department).....	\$80 00	
General expenses.....	40 00	
		\$120 00
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....		220,077 75
		<u>\$790,521 92</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	4,645
Number of accounts opened or reopened during the year 1894,	756
Number of accounts closed during the year 1894	664
Total number of deposits received during the year 1894.....	4,358
Total number of payments to depositors during the year 1894..	3,910
Amount deposited during the year 1894, not including interest credited for that period	\$457,105 68
Amount withdrawn during the year 1894	409,379 05
Amount of interest credited and paid for the year 1894, viz.:	
April, 1894	\$18,077 71
October, 1894	34,389 66
	<u>67,467 37</u>
Average amount of each account, January 1, 1895	401 08
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate	13,518 47
Number of such accounts which exceeded \$3,000.....	<u>8</u>

Rate per cent. of dividends or interest to depositors during the year 1894, 8 and 4 per cent.

8. MECHANICS' SAVINGS BANK, COHOES.

[76 Oneida street; incorporated 1873.]

JOHN CLUTE, *President.* LE ROY VERMILYEA, *Secretary.*

TRUSTEES.

JOHN CLUTE,	JAMES S. CLUTE,	EDWARD FOLEY,
HUGH GRAHAM,	A. J. GRIFFIN,	E. W. LANSING,
C. HOULIHAN,	RALPH HORNBY,	A. ROSENTHAL,
GEORGE OLIVER,	E. N. PAGE,	FRANK TESSIER,
WILLIAM STANTON,	WILLIAM E. THORN,	RODNEY WILCOX,
GEORGE H. CARROLL,	LE ROY VERMILYEA,	MARTIN GILMORE.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$340,710 50
Stock investments, viz.:				
<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
Cities in this State.....	\$46,481 87	\$44,500 00	\$46,255 00	
Counties in this State.....	8,294 88	8,000 00	8,000 00	
Towns in this State.....	63,595 92	59,950 00	62,120 00	
Villages in this State.....	167,067 80	158,500 00	160,900 00	
School district.....	9,800 00	9,000 00	9,270 00	
	<u>\$295,059 97</u>	<u>\$279,950 00</u>	<u>\$286,545 00</u>	286,545 00
Cash on deposit in banks or trust companies.....				50,000 00
Cash on hand				12,869 67
All other assets, not included above, viz.: Interest accrued				10,962 94
				<u>\$701,088 11</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$649,654 93	
Interest credited for the six months ending with December 31, 1894	12,087 06	
		\$661,741 99
Surplus		89,846 12
		<u>\$701,088 11</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$54,413 42
From depositors, not including interest credited	178,510 78
From interest on loans, deposits and investments	29,401 89
From mortgages	25,880 00
From redemption of stocks	1,000 00
	<u>\$289,155 54</u>

PAYMENTS.

To depositors, including interest paid to them	\$153,926 17
For loans on bonds and mortgages	40,490 00
For stocks and bonds purchased, par value, \$28,650; cost, including premiums, commissions, etc.	29,023 50
For current expenses of the bank, viz.: Salaries	\$2,410 00
For expenses of banking house or rent of banking rooms	800 00
For other expenses	136 20
	<u>2,846 20</u>
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	62,869 67
	<u>\$289,155 54</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	1,497
Number of accounts opened or reopened during the year 1894	272
Number of accounts closed during the year 1894	289
Total number of deposits received during the year 1894	1,563
Total number of payments to depositors during the year 1894 ..	1,738
Amount deposited during the year 1894, not including interest credited for that period	\$178,510 73
Amount withdrawn during the year 1894	153,926 17
Amount of interest credited and paid for the year 1894, viz:	
July, 1894	\$11,694 99
January, 1895	12,087 06
	<u>23,782 05</u>
Average amount of each account, January 1, 1895	448 37
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate	5,000 00
Number of such accounts which exceeded \$3,000	1

Rate per cent. of dividends or interest to depositors during the year 1894,
4 per cent.

9. NATIONAL SAVINGS BANK OF THE CITY OF ALBANY.

[59 State street; Incorporated 1868.]

JOHN H. VAN ANTWERP, *President.*ALBERT P. STEVENS, *Treasurer.*

TRUSTEES.

JOHN H. VAN ANTWERP,
JOHN WOODWARD,
D. L. VAN ANTWERP,
JAMES H. MANNING,
J. TOWNSEND LANSING,
CHARLES J. BUCHANAN,SIMON W. ROSENDALE,
MICHAEL N. NOLAN,
JOHN G. MYERS,
ROBERT L. FRYER,
WILLIAM G. RICE,
GARRET A. VAN ALLEN,JAMES H. McCLURE,
NATHAN B. PERRY,
JAMES H. PRATT,
HORACE G. YOUNG,
HARRY C. CUSHMAN,
JAMES H. McCLURE.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$2,716,850 00
 Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States.....	\$218,162 50	\$400,000 00	\$228,000 00	
State of Missouri	19,340 00	19,000 00	19,570 00	
State of Massachusetts	42,680 00	42,000 00	42,810 00	
State of New Hampshire	43,660 00	41,500 00	45,650 00	
State of New Jersey	8,480 00	8,000 00	8,640 00	
Cities in other States.....	114,450 00	102,000 00	114,450 00	
Cities in this State.....	2,992,667 81	2,780,556 81	3,114,266 81	
Counties in this State.....	249,984 00	240,000 00	255,070 00	
Towns in this State	81,825 00	81,500 00	81,885 00	
Villages in this State.....	162,515 00	155,600 00	164,255 00	
School district	18,000 00	18,000 00	18,000 00	
	<u>\$3,901,618 81</u>	<u>\$3,638,156 81</u>	<u>\$4,042,626 81</u>	4,042,626 81
Real estate, cost, \$104,500.44; estimated present value.....				100,500 00
Cash on deposit in banks or trust companies.....				718,874 88
Cash on hand				81,682 28
All other assets, not included above, viz.: Interest accrued....				46,102 05
				<u><u>\$7,706,585 52</u></u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$6,773,424 71	
Interest credited for the six months ending with December 31, 1894	128,096 97	
	<u>\$6,901,521 68</u>	
Surplus		805,063 84
		<u><u>\$7,706,585 52</u></u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$788,412 70
From depositors, not including interest credited	2,516,789 74
From interest on loans, deposits and investments.. ..	337,154 68
From rents from real estate	1,068 88
From mortgages....	449,850 00
From redemption of stocks.	277,000 00
	<u><u>\$4,370,275 45</u></u>

PAYMENTS.

To depositors, including interest paid to them	\$2,195,036 24
For loans on bonds and mortgages	502,100 00
For stocks and bonds purchased, par value, \$709,256.81; cost, including premiums, commissions, etc.....	753,567 05
For interest (other than interest payments to depositors)..	9,070 30
For current expenses of the bank, viz.: Salaries.....	\$9,700 00
For expenses of banking house or rent of banking rooms..	2,000 00
For other expenses	4,087 10
	<hr/>
	15,787 10
For real estate acquired by foreclosure, or in settlement of debts due the bank	88,500 00
For taxes on real estate, except banking house.....	8,428 90
For repairs and other incidental expenses on real estate, except banking house.....	84 78
Other payments, viz.:	
Loss in sale of real estate under foreclosure	\$203 16
Taxes on Kensington hotel, Saratoga Springs	1,990 76
	<hr/>
	2,193 92
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	800,507 16
	<hr/>
	\$4,870,275 45
	<hr/> <hr/>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	10,141
Number of accounts opened or reopened during the year 1894 ..	2,253
Number of accounts closed during the year 1894	1,870
Total number of deposits received during the year 1894.....	6,825
Total number of payments to depositors during the year 1894..	5,855
Amount deposited during the year 1894, not including interest credited for that period	\$2,516,789 74
Amount withdrawn during the year 1894	2,195,036 24
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894	\$121,861 34
January, 1895	128,026 97
	<hr/>
	249,958 31
Average amount of each account, January 1, 1895.....	680 55
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate	12,000 00
Number of such accounts which exceeded \$3,000.....	41
	<hr/> <hr/>

Rate per cent. of dividends or interest to depositors during the year 1894,
4 per cent.

BROOME COUNTY.

10. BINGHAMTON SAVINGS BANK, BINGHAMTON.

[86 Court street ; incorporated 1867.]

WM. H. WILKINSON, *President.*

HARRIS G. RODGERS, *Treasurer.*

TRUSTEES.

PIRUS STRONG,
JAMES B. WEED,
CHARLES M. STONE,
JOHN G. ORTON,

JAMES K. WELDEN,
G. L. SESSIONS,
EDWARD C. SMITH,
WILLIAM H. WILKINSON,
S. J. HIRSCHMAN.

JOHN BAYLES,
HARRIS G. RODGERS,
GEORGE M. HARRIS,
EDWARD P. MCKINNEY,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$688,100 00
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States	\$159,259 28	\$150,000 00	\$169,500 00	
Cities in this State	455,651 41	420,000 00	443,677 45	
Counties in this State	18,457 00	18,457 00	18,457 00	
Towns in this State	128,657 06	125,400 00	133,103 86	
	<u>\$757,024 75</u>	<u>\$718,857 00</u>	<u>\$759,787 31</u>	759,787 31

Amount loaned on stocks as authorized by chapter 689, Laws
of 1892 600 00
Cash on deposit in banks or trust companies..... 152,693 20
Cash on hand 11,060 42
All other assets, not included above, viz.: Interest accrued 15,910 12
\$1,628,101 05

LIABILITIES.

Amount due depositors, viz.:

Principal	\$1,467,831 62	
Interest credited for the six months ending with December 31, 1894.....	23,837 27	
	<u>\$1,491,638 89</u>	
Surplus		131,462 16
		<u><u>\$1,628,101 05</u></u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894,
before transactions of the day..... \$145,858 04
From depositors, not including interest credited..... 754,770 96
From interest on loans, deposits and investments..... 66,653 74
From mortgages..... 46,500 00
From redemption of stocks..... 21,025 91
\$1,084,808 65

PAYMENTS.

To depositors, including interest paid to them..... \$725,090 12
For loans on bonds and mortgages..... 80,570 00
For stocks and bonds purchased, par value, \$51,257; cost,
including premiums, commissions, etc..... 54,904 91
For interest (other than interest payments to depositors)..... 81 86

For current expenses of the bank, viz.: Salaries.....	\$7,910 00	
For expenses of banking house or rent of banking rooms....	1,475 00	
For other expenses.....	583 64	
		\$9,958 64
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....		163,753 62
		<u>\$1,084,308 65</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	7,085
Number of accounts opened or reopened during the year 1894.....	1,021
Number of accounts closed during the year 1894.....	781
Total number of deposits received during the year 1894.....	11,086
Total number of payments to depositors during the year 1894.....	10,116
Amount deposited during the year 1894, not including interest credited for that period.....	\$754,770 96
Amount withdrawn during the year 1894.....	724,157 93
Amount of interest credited and paid for the year 1894, viz.: July, 1894.....	\$22,964 80
January, 1895.....	23,837 27
Paid but not credited at other periods.....	932 19
	<u>47,733 76</u>
Average amount of each account, January 1, 1895.....	210 53
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate.....	3,830 00
Number of such accounts which exceeded \$3,000	18

Rate per cent. of dividends or interest to depositors during the year 1894, 3¼ per cent.

CAYUGA COUNTY.

11. AUBURN SAVINGS BANK, AUBURN.

[74 Genesee street; incorporated 1819.]

EDWIN R. FAY, President. E. H. TOWNSEND, Treasurer.

TRUSTEES.

WILLIAM C. BEARDSLEY, LEROY W. STEVENS, ORLANDO LEWIS, DAVID WRIGHT,	WADSWORTH HOLLISTER, DAVID M. DUNNING, THOMAS M. OSBORNE, GEORGE UNDERWOOD, NELSON B. ELDRED.	EDWIN R. FAY, DAVID WADSWORTH, GEORGE H. NYE, EDWARD H. TOWNSEND.
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FINANCIAL.

RESOURCES.

Bonds and mortgages				\$966,958 44
Stock investments, viz.:				
Stocks and bonds.	Cost.	Par value.	Estimated market value.	
United States.....	\$259,836 72	\$45,000 00	\$276,850 00	
District of Columbia.....	92,125 00	100,000 00	111,000 00	
State of Indiana.....	50,500 00	50,000 00	50,000 00	
State of South Dakota	10,580 00	20,000 00	20,000 00	
Cities in this State.	311,070 91	314,548 51	337,443 51	
Counties in this State	5,230 00	5,000 00	5,000 00	
Towns in this State.....	27,239 30	25,000 00	26,875 00	
Villages in this State	148,220 65	138,000 00	141,390 00	
School district.....	94,934 75	87,000 00	89,760 00	
	<u>\$1,039,707 23</u>	<u>\$924,583 51</u>	<u>\$1,058,858 51</u>	1,058,858 51

CAYUGA COUNTY.

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house and lot, cost, \$188,922.81; estimated present	
estate, cost, \$20,481.82; estimated present value	\$75,000 00
deposit in banks or trust companies.....	21,847 65
and.....	188,151 04
assets, not included above, viz.: Interest accrued....	18,621 65
	11,867 80
	<u>\$2,341,805 09</u>

LIABILITIES.

due depositors, viz.:

.....	\$2,017,181 15	
credited for the six months ending with December	33,146 41	
.....	<u>\$2,050,277 56</u>	
.....	291,027 58	
	<u>\$2,341,805 09</u>	

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

and in banks or trust companies, January 1, 1894,	
transactions of the day.....	\$195,483 44
depositors, not including interest credited ..	842,009 50
interest on loans, deposits and investments.....	93,721 80
dividends from banking house.....	2,232 82
dividends from other real estate	1,821 95
proceeds of mortgages.....	62,285 58
redemption of stocks..	16,586 81
other sources, viz.:	
real estate sold	\$150 00
credited to profit and loss.....	70 00
other	81 21
	<u>301 21</u>
	<u>\$1,214,898 11</u>

PAYMENTS.

deposits, including interest paid to them.....	\$878,482 69
on bonds and mortgages.....	35,166 50
and bonds purchased, par value, \$69,500; cost, in-	
premiums, commissions, etc	78,440 00
other (other than interest payments to depositors).....	296 99
operating expenses of the bank, viz.: Salaries.....	\$7,890 00
rents of banking house or rent of banking rooms..	1,749 69
other expenses.....	3,070 92
	<u>12,640 60</u>
real estate acquired by foreclosure, or in settlement of	
the bank.....	6,634 04
on real estate, except banking house.....	308 82
and other incidental expenses on real estate, except	
banking house.....	594 65
other payments, viz.: Sundries charged to profit and loss.....	111 63
and in banks or trust companies, December 31,	
other transactions of the day.....	206,772 69
	<u>\$1,214,898 11</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	7,916
Number of accounts opened or reopened during the year 1894.	1,854
Number of accounts closed during the year 1894.....	1,864
Total number of deposits received during the year 1894.....	12,470
Total number of payments to depositors during the year 1894.	12,690
Amount deposited during the year 1894, not including interest credited for that period.....	\$842,009 50
Amount withdrawn during the year 1894.	878,482 69
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$32,781 78
January, 1895.....	33,146 41
Credited at other periods	784 72
	66,662 91
Average amount of each account, January 1, 1895.....	259 00
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record, or of a surrogate	4,437 01
Number of such accounts which exceeded \$3,000.....	1

Rate per cent. of dividends or interest to depositors during the year 1894, 3 1/2 per cent.

12. CAYUGA COUNTY SAVINGS BANK, AUBURN.

[113 and 115 Genesee street; incorporated 1864.]

HORACE T. COOK, *President.* WILLIAM H. MEEKER, *Treasurer.*

TRUSTEES.

EDWARD H. AVERY, LEWIS E. CARPENTER, JAMES LYON, THEODORE M. POMEROY, CHARLES STANDART, CYRENUS WHEELER, JR.,	JUSTIN L. BARKER, CHARLES C. DWIGHT, WILLIAM H. MEAKER, WILLIAM H. SEWARD, CHARLES A. SMITH,	WILLIAM F. WAIT, HORACE T. COOK, OSCAR F. KNAPP, CHARLES A. MCCARTHY, BENJAMIN B. SNOW, JAMES SEYMOUR, JR.
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FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$678,855 00
Stock investments, viz.:	

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States	\$118,800 75	\$114,400 00	\$129,372 00
District of Columbia	58,928 00	60,000 00	68,700 00
State of Massachusetts	21,110 00	20,000 00	20,000 00
Cities in this State	104,072 88	101,264 88	105,484 83
Villages in this State.....	21,971 00	20,000 00	22,000 00
	\$324,882 63	\$315,664 88	\$345,456 88

Amount loaned on stocks as authorized by chapter 639, Laws of 1892.....	845,456 88
Banking house and lot, cost, \$55,425.85; estimated present value.	600 00
Other real estate, cost, \$6,715.07; estimated present value.....	46,000 00
Cash on deposit in banks or trust companies.....	5,100 00
Cash on hand	129,008 65
	11,772 02

All other assets, not included above, viz.:

Interest accrued	\$8,719 93	
Land contracts	195 88	
Certificate of receiver of First National Bank of Auburn...	524 06	
Office furniture and safe	2,500 00	
Insurance advanced	20 00	
Taxes advanced	11 28	
Rent	150 00	
		<u>\$12,120 60</u>
		<u><u>\$1,228,818 15</u></u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$1,091,082 85	
Interest credited for the six months ending with December 31, 1894	17,690 53	
		<u>\$1,108,642 88</u>
Other liabilities, viz.: Expenses incurred, but unpaid		79 47
Surplus		119,590 80
		<u><u>\$1,228,818 15</u></u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$140,298 87
From depositors, not including interest credited	798,486 26
From interest on loans, deposits and investments	47,864 54
From rents from banking house	625 00
From rents from other real estate	169 10
From mortgages	51,700 00
From redemption of stocks	22,165 28
From stocks sold, par value, \$5,000; amount received therefor ..	5,080 00
From loans repaid	250 00
From all other sources, viz.:	

Exchange	\$40 00	
Land contract	18 27	
Insurance repaid	206 69	
Taxes repaid	6 53	
		<u>265 48</u>
		<u><u>\$1,066,828 98</u></u>

PAYMENTS.

To depositors, including interest paid to them	\$776,719 59
For loans on bonds and mortgages	54,850 00
For loans on stocks and other securities	750 00
For stocks and bonds purchased, par value, \$83,169.19; cost, including premiums, commissions, etc.	86,151 14
For interest (other than interest payments to depositors)	839 26
For current expenses of the bank, viz : Salaries	\$4,600 00
For expenses of banking house or rent of banking rooms ..	680 12
For other expenses	1,038 29
	<u>6,858 41</u>

REPORT ON SAVINGS BANKS.

For taxes on real estate, except banking house	\$111 02
For repairs and other incidental expenses on real estate, except banking house.....	49 20
Other payments, viz.: Insurance upon mortgaged premises ...	219 69
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day ..	140,780 67
	<u>\$1,066,828 98</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	4,484
Number of accounts opened or reopened during the year 1894..	653
Number of accounts closed during the year 1894	933
Total number of deposits received during the year 1894... ..	9,451
Total number of payments to depositors during the year 1894..	9,818
Amount deposited during the year 1894, not including interest credited for that period	\$798,436 26
Amount withdrawn during the year 1894	776,719 59
Amount of interest credited and paid for the year 1894, viz.:	
June, 1894.....	\$16,771 86
December, 1894	17,620 53
Credited at other periods.....	552 88
	<u>34,944 97</u>
Average amount of each account, January 1, 1895	250 03
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	4,223 85
Number of such accounts which exceeded \$3,000.....	1
	<u><u>1</u></u>
Rate per cent. of dividends or interest to depositors during the year 1894, & per cent.	

CHEMUNG COUNTY.

13. ELMIRA SAVINGS BANK, ELMIRA.

[312 East Water street; incorporated 1860.]

JACKSON RICHARDSON, *President.* / CHARLES B BROOKS, *Secretary.*

TRUSTEES.

JACKSON RICHARDSON,	JESSE L. COOLEY,	D. BEVIER,
E. L. WYCKOFF,	JOHN BRAND,	J. J. CURTIS,
G. W. SHOEMAKER,	T. S. FLOOD,	H. L. ROSENBAUM,
	CHARLES B. BROOKS.	

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$15,225 00
Cash on deposit in banks or trust companies.....	52,790 44
Cash on hand	149 01
All other assets, not included above, viz.: Interest accrued....	150 00
	<u>\$88,814 45</u>

CHEMUNG COUNTY.

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LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$67,175 59	
Interest credited on new accounts to January 1, 1895	69 84	
		\$67,244 86
Surplus		1,069 59
		<u>\$68,814 45</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$47,895 07
From depositors, not including interest credited.....	5,872 00
From interest on loans, deposits and investments	1,144 97
From mortgages.....	8,775 00
	<u>\$58,687 04</u>

PAYMENTS.

To depositors, including interest paid to them	\$3,975 82
For current expenses of the bank, viz.: Salaries	\$799 92
For expenses of banking house or rent of banking rooms..	400 00
For other expenses.....	573 85
	<u>1,772 27</u>
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	52,939 45
	<u>\$58,687 04</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	682
Number of accounts opened or reopened during the year 1894,	71
Number of accounts closed during the year 1894.....	85
Total number of deposits received during the year 1894	284
Total number of payments to depositors during the year 1894,	176
Amount deposited during the year 1894, not including interest credited for that period	\$5,872 00
Amount withdrawn during the year 1894.....	8,975 87
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$48 95
January, 1895.....	69 84
	<u>118 29</u>
Average amount of each account, January 1, 1895.....	98 45
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record or of a surrogate	1,808 94

Rate per cent. of dividends or interest to depositors during the year 1894,
4 per cent.

COLUMBIA COUNTY.

14. HUDSON CITY SAVINGS INSTITUTION, HUDSON.

[280 Warren street; incorporated, 1850.]

EDMUND HOLLEY, *President*.SAMUEL R. RAINEY, *Treasurer*.

TRUSTEES.

HENRY J. BARINGER,
WILLIAM BRYAN,
RUSSELL B. BENEDICT,
CASPER P. COLIER,HARPER W. ROGERS,
CORNELIUS H. EVANS,
JOHN E. GILLETTE,
EDMUND HOLLEY,
ALBERT HOYSRADT.GEORGE H. POWER,
WM. B. SKINNER,
WM. H. TRAVER,
SAMUEL R. RAINEY.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$1,108,171 00
 Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States.. .. .	\$102,512 50	\$100,000 00	\$113,000 00	
State of Colorado warrants	4,681 95	4,681 95	4,681 95	
Cities in other States.....	3,275 00	30,000 00	31,800 00	
Cities in this State	320,734 56	329,967 06	365,749 06	
Counties in this State	177,018 80	169,500 00	170,800 00	
Towns in this State	148,766 49	141,300 00	147,645 00	
Villages in this State.....	181,002 50	123,400 00	180,450 00	
School district.....	1,500 00	1,500 00	1,500 00	
	<u>\$947,551 80</u>	<u>\$918,349 01</u>	<u>\$965,626 01</u>	965,626 01

Amount loaned on stocks as authorized by chapter 689, Laws of 1892 5,500 00
 Banking house and lot, cost, \$29,730.63; estimated present value..... 10,000 00
 Other real estate, cost, \$24,000; estimated present value ... 18,000 00
 Cash on deposit in banks or trust companies 227,890 06
 Cash on hand..... 82,529 91
 All other assets, not included above, viz.:

Interest accrued.....	\$19,858 98	
Jersey City bonds	25,000 00	
Interest on same	700 00	
Town of Andes bonds	25,800 00	
State of North Carolina (in exchange for defaulted bonds),	8,300 00	
Interest accrued on same.....	66 00	
	<u>104,724 96</u>	
		<u>\$2,472,441 96</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$2,166,494 95	
Interest credited for the six months ending with December 31, 1891.....	85,848 48	
	<u>\$2,202,343 88</u>	
Surplus		270,098 58
		<u>\$2,472,441 96</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$268,828 52
From depositors, not including interest credited	477,847 11
From interest on loans, deposits and investments	97,593 51
From rents from banking house	240 00
From rents from other real estate	650 00
From mortgages	48,784 00
From redemption of stocks	152,577 69
From stocks sold, par value, \$500; amount received therefor . .	500 00
• From loans repaid	1,300 00
	<hr/>
	\$1,047,765 88
	<hr/> <hr/>

PAYMENTS.

To depositors, including interest paid to them	\$506,488 95
For loans on bonds and mortgages	93,475 00
For stocks and bonds purchased, par value, \$178,817.06; cost, including premiums, commissions, etc.	175,774 56
For interest (other than interest payments to depositors)	2,489 07
For current expenses of the bank, v'z : Salaries	\$7,045 00
For expenses of banking house or rent of banking rooms . .	878 05
For other expenses	998 81
	<hr/>
	8,916 86
For taxes on real estate, except banking house	84 74
For repairs and other incidental expenses on real estate, except banking house	117 18
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	260,419 97
	<hr/>
	\$1,047,765 88
	<hr/> <hr/>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	6,739
Number of accounts opened or reopened during the year 1894 . .	1,022
Number of accounts closed during the year 1894	981
Total number of deposits received during the year 1894	5,631
Total number of payments to depositors during the year 1894 . .	5,727
Amount deposited during the year 1894, not including interest credited for that period	\$477,847 11
Amount withdrawn during the year 1894	506,488 95
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894	\$35,150 48
January, 1895	85,848 43
	<hr/>
	70,998 91
Average amount of each account, January 1, 1895	326 80
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record or of a surrogate	5,250 74
Number of such accounts which exceeded \$3,000	22
	<hr/> <hr/>

Rate per cent. of dividends or interest to depositors during the year 1894, 8½ per cent.

CORTLAND COUNTY.

15. CORTLAND SAVINGS BANK, CORTLAND.

[59 Main street; incorporated 1866.]

CALVIN P. WALRAD, *President.* BENJAMIN L. WEBB, *Secretary.*

TRUSTEES.

HORACE P. GOODRICH, CALVIN P. WALRAD, ORSON A. KINNEY,
SAMUEL E. WELCH, A. LEROY COLE, GEORGE N. COPELAND,
HENRY McKEVITT, BENJ. L. WEBB, MARCUS H. MCGRAW,
LEWIS BOUTON, STRATTON S. KNOX, JOHN D. F. WOOLSTON,
ELIOT L. STONE.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$488,474 00
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
State of South Dakota.....	\$10,000 00	\$10 00 00	\$10,000 00	
State of Kansas.....	5,628 21	5,575 84	5,575 83	
State of Colorado	41,898 06	41,724 39	41,724 39	
State of Washington.....	32,348 41	32,312 08	32,312 08	
State of Idaho.	1,006 25	1,006 25	1,006 25	
Cities in other States.....	39,182 00	28,000 00	38,647 40	
Towns in this State.....	89,702 98	84,520 00	88,760 63	
Villages in this State.....	89,830 00	89,450 00	90,004 84	
School district.....	37,694 73	36,000 00	37,306 10	
	<u>\$317,298 64</u>	<u>\$340,490 55</u>	<u>\$345,848 52</u>	345,848 52

Amount loaned on stocks as authorized by chapter 689, Laws
of 1892..... 900 00
Real estate, cost, \$7,950; estimated present value..... 7,950 00
Cash on deposit in banks or trust companies... 121,516 11
Cash on hand..... 24,914 30
All other assets, not included above, viz.:

Interest accrued.	\$31,753 70	
Land contract.....	250 00	
Safes and furniture.....	2,200 00	
Insurance premiums advanced.....	53 00	
Rents accrued.....	24 00	
Due on town of Solon bonds.....	22 00	
	<u>34,302 70</u>	
		<u>\$1,018,405 63</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$24,995 30	
Interest credited for the six months ending with December 31, 1894.....	16,848 57	
		\$941,843 87
Other liabilities, viz.: Expenses incurred, but unpaid.....		9 76
Surplus		76,552 00
		<u>\$1,018,405 63</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$106,222 72
From depositors, not including interest credited	591,966 24
From interest on loans, deposits and investments	42,090 83
From rents from real estate	280 14
From mortgages	85,322 61
From redemption of stocks	49,718 26
From stocks sold, par value, \$2,000; amount received therefor	2,000 00
From all other sources, viz.:	

Real estate sold	\$850 00
Premiums on stocks advanced, repaid	1,083 11
Solon town bonds	2,300 00
Exchange	87 04
	<hr/>
	3,770 15

\$831,370 95

PAYMENTS.

To depositors, including interest paid to them	\$545,082 99
For loans on bonds and mortgages	57,358 21
For stocks and bonds purchased, par value, \$75,947.17; cost, including premiums, commissions, etc.	76,204 11
For current expenses of the bank, viz.: Salaries	\$4,400 00
For expenses of banking house or rent of banking rooms	1,000 00
For other expenses	477 15

5,877 15

For taxes on real estate, except banking house	61 77
For repairs and other incidental expenses on real estate, except banking house	61 19

Other payments, viz.:

Land contract	\$250 00
Insurance premiums advanced	89 50
Teller's cash short	5 62
	<hr/>
	295 12

Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	146,430 41
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\$831,370 95

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	4,906
Number of accounts opened or reopened during the year 1894	1,527
Number of accounts closed during the year 1894	1,165
Total number of deposits received during the year 1894	9,371
Total number of payments to depositors during the year 1894	8,492
Amount deposited during the year 1894, not including interest credited for that period	\$591,966 24
Amount withdrawn during the year 1894	545,082 99
Amount of interest credited and paid for the year 1894, viz.:	

July, 1894	\$15,665 86
January, 1895	16,848 57
Credited at other periods	102 64
Paid but not credited at other periods	784 72
	<hr/>
	33,351 79

Average amount of each account, January 1, 1895	188 54
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record, or of a surrogate	3,000 00

Rate per cent. of dividends or interest to depositors during the year 1894,
4 per cent.

DUTCHESS COUNTY.

16. FISHKILL SAVINGS INSTITUTE, FISHKILL.

[Main street; incorporated 1867.]

FRANK R. BENJAMIN, *President.*

JAMES E. DEAN, *Treasurer*

TRUSTEES.

C. D. SHERWOOD,
A. H. DUDLEY,
D. C. SMITH,
F. R. BENJAMIN,
MILES SCOFIELD,

HOWELL WHITE,
H. B. ROSA,
J. E. DEAN,
L. E. WOOD,
JEREMIAH WILBUR,

E. H. SHERWOOD,
S. L. VAN VOORHIS,
M. A. FOWLER,
C. E. BARTOW,
J. S. BOYD.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$112,995 00
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States.....	\$6,375 00	\$6,000 00	\$5,650 00
State of Washington	1,631 10	1,631 10	1,631 10
Cities in this State	21,018 00	20,928 00	20,968 00
Towns in this State.....	8,512 50	8,300 00	8,480 00
School district.....	8,662 50	8,300 00	8,340 00
	<u>\$46,199 10</u>	<u>\$44,159 10</u>	<u>\$45,069 10</u>
			45,069 10

Amount loaned on stocks as authorized by chapter 689, Laws
of 1892..... 1,000 00
Banking house and lot, cost, \$1,865.77; estimated present value 2,000 00
Other real estate, cost, \$9,855; estimated present value 9,000 00
Cash on deposit in banks or trust companies 12,180 39
Cash on hand..... 8,715 82
All other assets, not included above, viz.:

Interest accrued.....	\$2,968 49
Safes and furniture.....	1,000 00
Rents due.....	144 00
Insurance advanced.....	145 82
	<u>4,277 89</u>
	<u>\$190,257 63</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$168,617 76
Interest credited for the six months ending with December 31, 1894.....	<u>2,271 57</u>
	\$171,889 33
Surplus	<u>18,368 30</u>
	<u>\$190,257 63</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$28,393 48
From depositors, not including interest credited	21,901 50
From interest on loans, deposits and investments	7,854 91
From rents from banking house	9 00
From rents from other real estate	67 00
From mortgages	6,985 00
From redemption of stocks	7,621 15
From loans repaid	8,240 00
	<hr/>
	\$71,021 99
	<hr/> <hr/>

PAYMENTS.

To depositors, including interest paid to them	\$42,451 16
For loans on bonds and mortgages	4,210 00
For loans on stocks and other securities	8,140 00
For stocks and bonds purchased, par value, \$4,069.95; cost, including premiums, commissions, etc	4,069 95
For interest (other than interest payments to depositors)	42 52
For current expenses of the bank, viz.: Salaries	\$787 50
For expenses of banking house or rent of banking rooms ..	301 72
	<hr/>
	1,089 22
For taxes on real estate, except banking house ..	36 82
For repairs and other incidental expenses on real estate, except banking house	84 11
Other payments	52 50
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	15,895 71
	<hr/>
	\$71,021 99
	<hr/> <hr/>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	639
Number of accounts opened or reopened during the year 1894 ..	50
Number of accounts closed during the year 1894	59
Total number of deposits received during the year 1894	865
Total number of payments to depositors during the year 1894 ..	444
Amount deposited during the year 1894, not including interest credited for that period	\$21,901 50
Amount withdrawn during the year 1894	42,451 16
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894	\$8,821 85
January, 1895	3,271 67
	<hr/>
	6,642 92
Average amount of each account, January 1, 1895	264 29
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	8,000 00
	<hr/> <hr/>

Rate per cent. of dividends or interest to depositors during the year 1894,
4 per cent.

17. MATTEAWAN SAVINGS BANK, MATTEAWAN.

[Main street; incorporated 1871]

S. K. PHILLIPS, *President.*

LABAN ORMSBEE, *Treasurer.*

TRUSTEES.

W. H. DREW,
L. ROBINSON,
GEORGE H. BONTICOU,
WM. H. JACKSON,
S. K. PHILLIPS,
GARRETT STORM,
GEORGE W. OWEN,

THEO. VAN VLIET,
JAMES FORRESTAL,
JOHN SCHOFIELD,
A. G. ORMSBEE,
J. B. WHITSON,
JOHN F. GEROW,
FRANK H. BRETT,

LABAN ORMSBEE,
B. F. GREENE,
H. B. BEVIER,
T. J. CUNNINGHAM,
CHARLES WATSON,
THOS. S. JUDSON,
BENJ. SULLIVAN.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$82,075 00
Stock investments, viz.:				
<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
Cities in this State	\$8,000 00	\$8,000 00	\$8,240 00	
Towns in this State	15,825 00	15,000 00	16,225 00	
Villages in this State.....	15,050 14	15,000 00	15,100 00	
School district	6,000 00	6,000 00	6,000 00	
	<u>\$41,875 14</u>	<u>\$44,000 00</u>	<u>\$45,565 00</u>	45,565 00
Cash on deposit in banks or trust companies.....				7,715 17
Cash on hand				206 92
All other assets, not included above, viz.:				
Interest accrued.....			\$2,209 67	
Balance due on real estate			56 00	
			<u>2,265 67</u>	
				<u>\$137,827 76</u>

LIABILITIES.

Amount due depositors, viz.: Principal.....	\$127,765 60
Other liabilities, viz.:	
Interest accrued on deposits to January 1, 1895.....	\$945 11
Expenses incurred, but unpaid	80 00
	<u>975 11</u>
Surplus	9,087 05
	<u>\$137,827 76</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$4,583 86
From depositors, not including interest credited.....	42,619 11
From interest on loans, deposits and investments.....	6,014 02
From mortgages	1,070 00
From redemption of stocks.....	5,200 00
	<u>\$59,486 99</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$37,743 93
For loans on bonds and mortgages.	7,100 00
For stocks and bonds purchased, par value, \$6,000; cost, including premiums, commissions, etc	6,000 00
For interest (other than interest payments to depositors).....	10

For current expenses of the bank, viz.: Salaries.....	\$500 00	
For expenses of banking house or rent of banking rooms,	120 00	
For other expenses	90 47	
		\$710 47
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....		7,922 09
		<u>\$59,486 49</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	538
Number of accounts opened or reopened during the year 1894..	91
Number of accounts closed during the year 1894	78
Total number of deposits received during the year 1894... ..	648
Total number of payments to depositors during the year 1894..	618
Amount deposited during the year 1894, not including interest credited for that period.....	\$42,619 11
Amount withdrawn during the year 1894.....	87,748 98
Amount of interest credited and paid for the year 1894, viz.:	
May, 1894	\$2,504 74
November, 1894.....	2,347 69
	<u>4,552 48</u>
Average amount of each account, January 1, 1895.....	239 71
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	<u>8,000 00</u>

Rate per cent. of dividends or interest to depositors during the year 1894, 4 per cent.

18. MECHANICS' SAVINGS BANK, FISHKILL-ON-THE-HUDSON.

[Main street; incorporated 1866.]

JOHN T. SMITH, *President.*

JOHN PLACE, *Treasurer.*

TRUSTEES.

J. T. SMITH,
SAMUEL B. ROGERS,
HENRY H. HUSTIS,
STEPHEN MAPES,
GRANVILLE VAN VLEET,
CHARLES STOTESBURY,
THEO. BRINCKERHOFF,

JOHN PLACE,
JOHN W. DORLAND,
WM. E. BRINCKERHOFF,
JOHN W. SPAIGHT,
BENJAMIN HAMMOND,
WM. H. ALDRIDGE,

CHAS. E. MARTIN,
RICHARD B. HORTON,
WILLIAM BROWN,
ADSON E. ALDRIDGE,
GEO. C. SMITH,
E. L. TOMPKINS,
JAMES T. BRETT.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$790,156 75
Stock investments, viz.:	

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.	
United States.....	\$43,794 45	\$40,000 00	\$45,200 00	
State of Kansas	557 80	555 00	555 00	
State of Nebraska warrants.....	9,066 88	9,066 88	9,066 88	
State of Washington warrants..	11,511 57	11,416 57	11,416 57	
State of Idaho warrants	5,408 24	5,402 86	5,402 86	
State of Colorado warrants	10,283 00	10,882 82	10,888 82	
Cities in this State.....	136,447 55	129,000 00	144,700 00	
Towns in this State	77,884 00	70,300 00	74,070 00	
Villages in this State	172,286 89	159,600 00	166,755 00	
School district.....	63,954 10	60,800 00	60,751 00	
	<u>\$531,093 98</u>	<u>\$496,090 18</u>	<u>\$598,266 18</u>	528,866 18

REPORT ON SAVINGS BANKS.

Banking house and lot, cost, \$22,460.42; estimated present value	\$22,000 00
Other real estate, cost, \$5,882.17; estimated present value	5,582 17
Cash on deposit in banks or trust companies	96,828 46
Cash on hand	7,283 15
All other assets, not included above, viz.:	

Interest accrued	\$23,524 97	
Real estate contracts	7,297 02	
Insurance advanced	19 68	
Interest on land contracts	78 71	
Rents	35 00	
		30,955 38
		<u>\$1,481,172 04</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$1,282,887 55	
Int-er-t credited for the six months ending with December 31, 1894	24,726 32	
		\$1,307,623 87
Other liabilities, viz.: Interest accrued on deposits to January 1, 1895	8,717 49	
Surplus	164,830 68	
		<u>\$1,481,172 04</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$128,097 31
From depositors, not including interest credited	294,204 38
From interest on loans, deposits and investments	64,301 84
From rents from banking house	762 44
From rents from other real estate	94 00
From mortgages	22,211 38
From redemption of stocks	89,145 14
From loans repaid	3,905 74
From all other sources, viz.:	

Real estate sold under contract	\$500 00	
County clerk	139 10	
Suspense account	99 49	
Insurance	101 19	
Clark contract	270 00	
Taxes	88 55	
Gain on Buffalo city warrant sold	50 00	
Profit and loss	1 50	
		1,229 83
		<u>\$603,952 06</u>

PAYMENTS.

To depositors, including interest paid to them	\$299,788 97
For loans on bonds and mortgages	101,898 40
For stocks and bonds purchased, par value, \$85,009.20; cost, including premiums, commissions, etc	86,753 16
For interest (other than interest payments to depositors)	1,681 20
For current expenses of the bank, viz.: Salaries	\$4,380 00
For expenses of banking house or rent of banking rooms	296 25
For other expenses	689 43
	5,365 67
For real estate acquired by foreclosure, or in settlement of debts due the bank	8,856 68

DUTCHESS COUNTY.

55

For taxes on real estate, except banking house.....	\$67 79
For repairs and other incidental expenses on real estate, except banking house.....	61 14
Other payments, viz.:	
Suspense account	\$94 82
County clerk	122 10
Insurance	88 17
Taxes	88 55
Interest to depositors.....	23 80
	417 44
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	104,111 61
	<u>\$603,952 06</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	3,405
Number of accounts opened or reopened during the year 1894,	415
Number of accounts closed during the year 1894.....	0
Total number of deposits received during the year 1894	2,888
Total number of payments to depositors during the year 1894..	3,148
Amount deposited during the year 1894, not including interest credited for that period.....	\$294,204 38
Amount withdrawn during the year 1894.....	299,738 97
Amount of interest credited and paid for the year 1894, viz.:	
May, 1894	\$24,251 74
November, 1894.....	24,726 52
Paid but not credited at other periods.....	23 80
	49,011 86
Average amount of each account, January 1, 1895	884 03
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record or of a surrogate	3,800 00
Number of such accounts which exceeded \$3,000.....	3
Rate per cent. of dividends or interest to depositors during the year 1894, 4 per cent.	

19. PAWLING SAVINGS BANK, PAWLING.

[Railroad street; incorporated 1870.]

JEDEDIAH I. WANZER, *President.*

HENRY A. HOLMES, *Treasurer.*

TRUSTEES.

E. W. SIMMONS,
PHILIP HOAG,
CYRUS STARK,
BENJAMIN F. BURR,

H. D. HUF CUT,
WILLIAM H. TABER,
FRANK E. COLE,
J. I. WANZER,

H. A. HOLMES,
RICHARD T. OSBORNE,
F. T. BALDWIN,
ROSELLE MEADE.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$173,950 00
Stock investments, viz.:	
<i>Stocks and bonds.</i>	
United States.....	Cost. \$13,492 50 Par value. \$11,000 00 Estimated market value. \$12,100 00
District of Columbia.....	5,557 50 6,000 00 6,000 00
Cities in this State.....	52,782 50 41,000 00 52,190 00
Towns in this State.....	11,870 00 11,000 00 11,000 00
Villages in this State.....	8,420 00 8,000 00 10,000 00
School district.....	19,130 00 16,500 00 19,130 00
	<u>\$110,752 50 \$93,500 00 \$111,020 00</u>
	111,020 00

Banking house and lot, cost, \$3,250; estimated present value..	\$3,250 00
Cash on deposit in banks or trust companies.....	23,281 46
Cash on hand.....	558 64
All other assets, not included above, viz.: Interest accrued....	4,824 50
	<u>\$316,884 60</u>

LIABILITIES.

Amount due depositors, viz.:	
Principal.....	\$279,818 92
Interest credited for the six month ending with December 31, 1894	4,966 85
	<u>\$284,785 77</u>
Other liabilities, viz.: Expenses incurred, but unpaid.....	455 00
Surplus.....	31,648 83
	<u>\$316,884 60</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$22,770 05
From depositors, not including interest credited.....	85,890 83
From interest on loans, deposits and investments.....	14,625 37
From rents from banking house	189 00
From mortgages.....	10,675 00
From all other sources, viz.:	
Error in old bookkeeping	\$17 48
From county	118 10
From safe deposit company.....	1 25
From search paid	5 00
	<u>136 83</u>
	<u>\$184,287 08</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$85,905 00
For loans on bonds and mortgages.....	18,050 00
For stocks and bonds purchased, par value, \$5,000; cost, including premiums, commissions, etc.....	5,100 00
For interest (other than interest payments to depositors).....	59 83
For current expenses of the bank, viz.: Salaries.....	\$860 00
For expenses of banking house or rent of banking rooms..	82 84
For other expenses.....	439 68
	<u>1,331 96</u>
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	23,840 10
	<u>\$184,287 08</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	1,113
Number of accounts opened or reopened during the year 1894.	154
Number of accounts closed during the year 1894.....	149
Total number of deposits received during the year 1894....	933
Total number of payments to depositors during the year 1894..	714
Amount deposited during the year 1894, not including interest credited for that period	\$85,890 83
Amount withdrawn during the year 1894.....	85,905 00
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$4,944 11
January 1895.....	4,966 85
	<u>9,910 96</u>

DUTCHESS COUNTY.

57

Average amount of each account, January 1, 1895.....	\$255 87
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	8,028 17
Number of such accounts which exceeded \$3,000..	1

Rate per cent. of dividends or interest to depositors during the year 1894, 8 to 4½ per cent.

20. POUGHKEEPSIE SAVINGS BANK, POUGHKEEPSIE.

[31 and 23 Market street; incorporated 1831.]

DAVID C. FOSTER, *President.*

MORRIS BRADLEY, *Treasurer.*

TRUSTEES.

DAVID C. FOSTER,
GEORGE CORNWELL,
EDWARD ELSWORTH,
WILLIAM B. CARPENTER,

HENRY L. YOUNG,
FRANK B. LOWN,
ABRAHAM WRIGHT,
HENRY V. PELTON,
ALSON WARD.

EDWARD S. ATWATER,
HENRY E. LOSEY,
JACOB CORLIES,
WILLIAM T. REYNOLDS,

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$3,098,604 07
Stock investments, viz.:	

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.	
United States.....	\$703,830 80	\$600,000 00	\$682,000 00	
State of Missouri.....	104,728 90	103,600 00	104,120 00	
State of Washington.....	39,224 08	37,826 41	39,338 48	
State of Nebraska.....	71,463 09	70,189 69	72,372 56	
State of Indiana.....	203,460 00	200,000 00	202,000 00	
Cities in other States.....	62,175 00	60,000 00	68,250 00	
Cities in this State.....	1,504,464 28	1,634,749 99	1,817,602 56	
Counties in this State.....	227,605 50	220,000 00	227,787 50	
Towns in this State.....	435,852 96	422,100 00	447,530 10	
Villages in this State.....	518,610 26	498,000 00	544,181 25	
School district.....	91,437 20	85,200 00	90,976 50	
	<u>\$3,962 851 67</u>	<u>\$3,021,166 09</u>	<u>\$4,295,329 35</u>	4,295,359 35

Amount loaned on stocks as authorized by chapter 689, Laws of 1892.....	39,900 00
Banking house and lot, cost, \$103,286.55; estimated present value.....	50,000 00
Other real estate, cost, \$64,252.25; estimated present value.....	55,600 00
Cash on deposit in banks or trust companies... ..	404,025 60
Cash on hand.....	107,168 21
All other assets, not included above, viz :	

Interest accrued.....	\$103,401 27
Land contracts for real estate sold.....	1,450 00
Interest accrued.....	33 12
	<u>104,884 39</u>
	<u>\$8,155,541 62</u>

LIABILITIES.

Amount due depositors, viz.:	
Principal.....	\$7,113,499 92
Interest credited for the six months ending with December 31, 1894.....	135,870 34
	<u>\$7,249,370 26</u>
Surplus.....	906,171 36
	<u>\$8,155,541 62</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$484,111 78
From depositors, not including interest credited	1,376,076 88
From interest on loans, deposits and investments	820,106 37
From rents from banking house	903 43
From rents from other real estate ..	3,183 73
From mortgages ..	298,917 00
From redemption of stocks	410,861 09
From loans repaid	18,775 00
From all other sources, viz.:	
Land contract	\$50 00
Real estate sold	2,250 25
Errors in dividends	16 50
	<u>2,316 75</u>
	<u><u>\$2,865,252 03</u></u>

PAYMENTS.

To depositors, including interest paid to them	\$1,347,252 49
For loans on bonds and mortgages	303,400 00
For loans on stocks and other securities	13,900 00
For stocks and bonds purchased, par value, \$623,131.93; cost, including premiums, commissions, etc	667,450 29
For interest (other than interest payments to depositors)	3,939 45
For current expenses of the bank, viz.: Salaries	\$8,482 50
For expenses of banking house or rent of banking rooms ..	2,441 68
For other expenses	1,800 93
	<u>12,728 13</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank	1,620 14
For taxes on real estate, except banking house	719 62
For repairs and other incidental expenses on real estate, except banking house	2,187 85
Other payments, viz.:	
Charged off loss on real estate sold	\$150 25
Land contract for real estate sold	450 00
Errors in accounts	10 00
	<u>910 25</u>
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	511,193 81
	<u><u>\$2,865,252 03</u></u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	17,480
Number of accounts opened or reopened during the year 1894 ..	1,875
Number of accounts closed during the year 1894	1,658
Total number of deposits received during the year 1894	16,151
Total number of payments to depositors during the year 1894 ..	16,090
Amount deposited during the year 1894, not including interest credited for that period	\$1,376,076 88
Amount withdrawn during the year 1894	1,347,252 49
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894	\$131,543 91
January, 1895	185,870 84
Credited at other periods	50
Paid but not credited at other periods	16 00
	<u>267,480 75</u>

amount of each account, January 1, 1895.....	\$414 72
amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of law or of a surrogate	5,518 92
of such accounts which exceeded \$3,000.....	48
<hr/>	
per cent. of dividends or interest to depositors during the year 1894, not.	

21. RHINEBECK SAVINGS BANK, RHINEBECK.

[13 Montgomery street; incorporated 1860]

J. W. BATES, *President.*

THADDEUS A. TRAVER, *Secretary.*

TRUSTEES.

J. W. BATES,
J. M. TRAVER,
J. CRAMER,
J. CARROLL,
J. HEERMANCE,

JAMES C. McCARTY,
CORNELIUS S. VAN ETEN,
PETER F. POTTS,
DE WITT HEERMANCE,
WILLIAM THOMSON,

MATTHEW V. B. SCHRYVER,
WALTER W. SCHELL,
THADDEUS A. TRAVER,
HENRY E. MILLER,
A. LEE WAGER.

FINANCIAL.

RESOURCES.

land mortgages.....				\$104,584 42
investments, viz.:				
and bonds.	Cost.	Par value.	Estimated market value.	
ates.....	\$19,126 25	\$27,000 00	\$30,510 00	
Massachusetts	9,910 00	9,000 00	9,150 00	
New Hampshire.....	15,298 62	12,500 00	13,595 00	
Maryland.....	5,075 00	5,000 00	5,000 00	
Florida.....	7,880 00	6,000 00	6,980 00	
Maine.....	5,000 00	5,000 00	5,000 00	
Other States.....	11,808 75	11,000 00	11,495 00	
this State	121,218 23	104,500 00	118,048 75	
in this State.....	16,587 50	15,000 00	15,000 00	
this State	88,073 95	83,000 00	85,895 00	
in this State.....	98,158 80	92,500 00	94,720 00	
	<hr/>	<hr/>	<hr/>	
	\$357,582 09	\$320,500 00	\$345,848 75	
	<hr/>	<hr/>	<hr/>	
				845,848 75
house and lot, cost, \$10,111.20; estimated present value				9,500 00
deposit in banks or trust companies.....				13,981 06
hand.....				8,544 04
assets, not included above, viz.: Interest accrued....				7,020 54
				<hr/>
				\$483,878 81
				<hr/>

LIABILITIES.

due depositors, viz.:		
Capital.....	\$417,671 15	
not credited for the six months ending with December 1894.....	7,235 67	
	<hr/>	
		\$424,906 82
		58,971 99
		<hr/>
		\$483,878 81
		<hr/>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

hand and in banks or trust companies, January 1, 1894,	
transactions of the day.....	\$19,706 00
depositors, not including interest credited.....	66,660 54
interest on loans, deposits and investments.....	20,690 16
mortgages.....	5,125 00
redemption of stocks.....	9,000 00
	<hr/>
	\$121,181 70
	<hr/>

PAYMENTS.

To depositors, including interest paid to them.....	\$78,691 56
For loans on bonds and mortgages.....	2,500 00
For stocks and bonds purchased, par value, \$19,000; cost, including premiums, commissions, etc.....	20,166 55
For current expenses of the bank, viz.: Salaries.....	\$1,775 10
For expenses of banking house or rent of banking rooms....	87 49
For other expenses.....	359 53
	2,222 02
Other payments, viz.: Interest accrued on bonds purchased...	126 47
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	17,475 10
	<u>\$121,181 70</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	1,836
Number of accounts opened or reopened during the year 1894..	189
Number of accounts closed during the year 1894.....	176
Total number of deposits received during the year 1894.....	1,000
Total number of payments to depositors during the year 1894..	1,256
Amount deposited during the year 1894, not including interest credited for that period.....	\$66,660 54
Amount withdrawn during the year 1894.....	78,691 56
Amount of interest credited and paid for the year 1894, viz.: July, 1894.....	\$7,229 65
January, 1895.....	7,235 67
	14,465 32
Average amount of each account, January 1, 1895	232 00
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	2,901 53

Rate per cent of dividends or interest to depositors during the year 1894, 8 and 4 per cent.

22. WAPPINGERS SAVINGS BANK, WAPPINGERS FALLS.

[2 Mill street; incorporated 1869.]

S. MANSFIELD, *President*. WILLIAM A. BREWSTER, *Treasurer*.

TRUSTEES.

S. MANSFIELD, JOHN B. JONES, JAMES S. ROY, A. W. ARMSTRONG,	WILLIAM J. BROWN, WILLIAM K. ROY, R. W. RIVES, PETER MYERS, JAMES R. BARLOW.	W. A. BREWSTER, C. V. MAHONY, JOHN H. DAKIN, GEORGE WARHURST, <i>Sr.</i> ,
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FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$140,670 00
Stock investments, viz.:				
Stocks and bonds.	Cost.	Par value.	Estimated market value.	
United States	\$5,000 00	\$5,000 00	\$5,650 00	
Cities in this State	44,447 00	42,500 00	48,575 00	
Towns in this State	56,465 12	52,100 00	58,725 00	
Villages in this State.....	18,175 00	17,000 00	18,950 00	
School district	10,795 10	10,500 00	10,650 00	
	<u>\$134,882 22</u>	<u>\$127,100 00</u>	<u>\$142,550 00</u>	142,550 00

posit in banks or trust companies.....	\$24,920 45
nd	4,188 89
assets, not included above, viz.:	

ccrued	\$4,590 52	
stock and fixtures.....	1,400 00	
		5,930 52
		<u>\$318,259 86</u>

LIABILITIES.

ie depositors, viz.: Principal	\$270,021 81
ilities, viz.: Interest accrued on deposits to January	
.....	2,450 00
.....	45,788 05
	<u>\$318,259 86</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

nd and in banks or trust companies, January 1, 1894,	
ansactions of the day.....	\$7,978 44
sitors, not including interest credited.....	95,970 54
est on loans, deposits and investments.....	14,610 64
gages	10,615 00
ption of stocks.....	1,500 00
	<u>\$130,674 62</u>

PAYMENTS.

ors, including interest paid to them.....	\$92,281 78
n bonds and mortgages... ..	6,900 00
nt expenses of the bank, viz.: Salaries.....	\$1,700 00
use of banking house or rent of banking rooms.....	232 50
expenses.....	451 50
	<u>2,384 00</u>
nd and in banks or trust companies, December 31,	
er transactions of the day.....	29,108 84
	<u>\$130,674 62</u>

STATISTICAL INFORMATION.

open accounts, January 1, 1895.....	1,074
accounts opened or reopened during the year 1894..	174
accounts closed during the year 1894.....	116
er of deposits received during the year 1894.....	1,419
er of payments to depositors during the year 1894..	964
posited during the year 1894, not including interest	
for that period.....	\$95,970 54
ithdrawn during the year 1894.....	92,281 78
interest credited and paid for the year 1894, viz.:	
.....	\$4,822 48
1894.....	4,835 49
	<u>9,657 92</u>
nount of each account, January 1, 1895.....	251 41
nount due any one depositor, January 1, 1895, exclu-	
terest and of any deposits made by order of a court	
or of a surrogate.....	<u>2,449 19</u>

cent of dividends or interest to depositors during the year 1894,
cent.

ERIE COUNTY.

23. BUFFALO SAVINGS BANK, BUFFALO.

[Washington street; incorporated 1846.]

EDWARD BENNETT, *President.*

JOHN U. WAYLAND, *Secretary.*

TRUSTEES.

EDWARD BENNETT,
CHRISTOPHER RODENBACH,
WILLIAM H. GLENNY,
JOHN P. DIEHL,
EDWARD P. BEALS,

JEWETT M. RICHMOND,
FRANKLIN SIDWAY,
ROBERT KEATING,
JOSIAH LETCHWORTH,
PETER B. BURTIS,

EDWIN G. S. MILLER,
G. FREDERICK ZELLER,
FRANK GEORGER,
SPENCER CLINTON,
GEORGE BLEISTEIN.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$6,550,897 28
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States.....	\$3,462,695 00	\$3,350,000 00	\$3,509,200 00
District of Columbia.....	514,245 00	550,000 00	627,000 00
Cities in this State.....	1,041,869 68	1,025,144 58	1,068,909 78
Counties in this State.....	71,690 00	67,000 00	82,075 00
Towns in this State.....	13,050 00	15,000 00	15,000 00
School district.....	50,500 00	50,000 00	52,000 00
	<u>\$4,153,959 68</u>	<u>\$3,957,144 58</u>	<u>\$4,374,784 78</u>

4,374,784 78

Amount loaned on stocks as authorized by chapter 689, Laws of 1892..... 2,000 00
Banking house and lot, cost, \$149,687.61; estimated present value..... 100,000 00
Other real estate, cost, \$6,681.25; estimated present value..... 6,681 25
Cash on deposit in banks or trust companies..... 932,408 68
Cash on hand.. .. 125,849 05
All other assets, not included above, viz.:

Interest accrued.....	\$169,011 26
Milwaukee city bonds.....	54,000 00
Rent.....	221 00
	<u>223,833 26</u>
	<u>\$12,814,953 50</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$10,181,791 95
Interest credited for the six months ending with December 31, 1894.....	194,484 73
	<u>\$10,376,276 67</u>
Surplus.....	1,988,676 88
	<u>\$12,314,953 50</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$950,233 21
From depositors, not including interest credited.....	8,451,857 00
From interest on loans, deposits and investments.....	526,067 28
From rents from banking house.....	642 00

nts from other real estate.....	\$108 94
ortgages.....	565,955 00
emption of stocks.....	281,058 99
l other sources, viz.:	
state sold.....	\$5,300 00
ney judgment.....	434 09
on real estate sold.....	191 20
	<u>5,925 29</u>
	<u>\$5,782,488 44</u>

PAYMENTS.

itors, including interest paid to them	\$3,752,666 57
s on bonds and mortgages	801,207 04
ks and bonds purchased, par value, \$180,462.82; cost,	
ing premiums, commissions, etc.....	180,462 82
rest (other than interest payments to depositors)	125 17
urrent expenses of the bank, viz.: Salaries.....	\$27,220 00
penses of banking house or rent of banking rooms....	3,188 97
her expenses	3,616 81
	<u>84,050 78</u>
estate acquired by foreclosure, or in settlement of debts	
ie bank.....	5,734 09
s on real estate, except banking house... ..	93 96
irs and other incidental expenses on real estate, except	
ng house.....	9 98
ayments, viz.:	
ment against bank on account of forged check.....	\$187 00
expenses.....	187 23
raft	6 58
	<u>380 80</u>
hand and in banks or trust companies, December 31,	
after transactions of the day.....	1,057,757 78
	<u>\$5,782,488 44</u>

STATISTICAL INFORMATION.

of open accounts, January 1, 1895	26,518
of accounts opened or reopened during the year 1894,	4,678
of accounts closed during the year 1894	4,851
umber of deposits received during the year 1894	41,429
umber of payments to depositors during the year 1894..	42,509
; deposited during the year 1894, not including interest	
ed for that period.....	\$3,451,857 09
; withdrawn during the year 1894.....	3,752,666 57
; of interest credited and paid for the year 1894, viz.:	
1894.....	\$192,940 46
ry, 1895....	194,484 72
ed at other periods	3,780 16
	<u>391,205 34</u>
o amount of each account, January 1, 1895....	391 29
amount due any one depositor, January 1, 1895, exclu-	
l interest and of any deposits made by order of a court	
ord, or of a surrogate	8,970 00
of such accounts which exceeded \$3,000.....	11

per cent. of dividends or interest to depositors during the year 1894, 4

24. EMPIRE STATE SAVINGS BANK OF BUFFALO.

[308 Main street; incorporated 1867.]

ANDREW LANGDON, *President.* GEORGE W. TOWNSEND, *Secretary and Treasurer.*

TRUSTEES.

GEORGE A. STRINGER, JOHN S. VOLTZ, DAVID F. DAY, CHARLES B. ARMSTRONG, ROBERT DENTON,	EDMOND W. GRANGER, ALBERT ZIEGELE, SR., LOUIS H. KNAPP, ANDREW LANGDON, HORACE J. HARVEY,	FRANK H. RANSOM, HENRY C. FELTHOUSEN, JAMES M. ROZAN, GEORGE HOWARD LEWIS, WM. H. HOTCHKISS.
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FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$460,023 50
Stock investments, viz.:				
<i>Stocks and bonds.</i>	<i>Cost</i>	<i>Par value.</i>	<i>Estimated market value</i>	
Cities in this State	\$96,062 02	\$96,062 02	\$112,427 42	
Counties in this State	30,000 00	30,000 00	37,673 00	
Towns in this State.....	3,000 00	3,000 00	3,475 80	
	<u>\$129,062 02</u>	<u>\$129,062 02</u>	<u>\$153,776 22</u>	153,776 22
Real estate, cost, \$36,694.02; estimated present value				36,694 02
Cash on deposit in banks or trust companies				37,223 72
Cash on hand.....				8,235 27
All other assets, not included above, viz.:				
Interest accrued.....			\$6,805 59	
Household banks, property account			790 00	
			<u>7,595 59</u>	
				<u>\$698,553 32</u>

LIABILITIES.

Amount due depositors, viz.:			
Principal		\$646,083 91	
Interest credited for the six months ending with December 31, 1894		12,846 42	
		<u>\$658,930 33</u>	
Surplus			89,620 99
			<u>\$698,553 32</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$89,154 84
From depositors, not including interest credited.....	140,191 24
From interest on loans, deposits and investments.....	38,259 75
From rents from real estate	1,848 66
From mortgages.....	80,551 50

ERIE COUNTY.

65

From redemption of stocks.....	\$18,606 67
From stocks sold, par value, \$90,000 ; amount received therefor,	102,015 00
From loans repaid	800 00
From all other sources, viz.:	

Real estate sold.....	\$4,850 00	
Excess of interest charged back and included in payments to depositors	10,797 92	
		15,647 92
		<u>\$881,575 68</u>

PAYMENTS.

To depositors, including interest paid to them.....		\$315,650 76
For loans on bonds and mortgages.....		4,750 00
For current expenses of the bank, viz.: Salaries	\$4,728 50	
For expenses of banking house or rent of banking rooms..	2,600 00	
For other expenses.....	1,867 74	
		9,196 24
For real estate acquired by foreclosure, or in settlement of debts due the bank		8,877 14
For taxes on real estate, except banking house....		809 98
For repairs and other incidental expenses on real estate, except banking house.....		524 72
Other payments, viz.:		
Expenses incurred in sale of United States bonds	\$41 86	
Claims allowed to National Savings Bank depositors.....	2,260 99	
		2,302 85
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....		40,463 99
		<u>\$381,575 68</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	2,906
Number of accounts opened or reopened during the year 1894..	488
Number of accounts closed during the year 1894.....	615
Total number of deposits received during the year 1894.....	3,593
Total number of payments to depositors during the year 1894.	3,891
Amount deposited during the year 1894, not including interest credited for that period	\$140,191 34
Amount withdrawn during the year 1894.....	315,650 76
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$14,717 33
January, 1895.....	12,846 42
	<hr/>
	27,563 75
Average amount of each account, January 1, 1895.....	222 33
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	4,920 32
Number of such accounts which exceeded \$3,000.....	2

Rate per cent. of dividends or interest to depositors during the year 1894,
4 per cent.

25. ERIE COUNTY SAVINGS BANK, BUFFALO.

[Main and Niagara streets; incorporated 1854.]

DAVID B. MORSE, *President*.ROBERT S. DONALDSON, *Secretary and Treasurer*.

TRUSTEES.

DAVID B. MORSE,
ALFRED P. WRIGHT,
HENRY M. WATSON,
FREDERICK H. JAMES,
DEXTER P. RUMSEY,CHARLES GREINER,
OLIVER J. EGGERT,
JAMES SWEENEY,
JOSEPH P. DUDLEY,
WILLIAM MEADOWS,JAMES H. LEE,
PHILO D. BEARD,
GEORGE L. WILLIAMS,
ROBERT M. DONALDSON,
BRYANT B. GLENNY.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$10,451,309 10
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States.....	\$3,486,619 08	\$2,082,000 00	\$3,204,007 88
District of Columbia.....	753,578 68	700,000 00	784,000 00
Cities in this State	2,484,783 74	2,301,819 29	2,827,861 78
Counties in this State	189,151 27	166,000 00	191,000 00
	<u>\$5,864,113 73</u>	<u>\$5,149,219 29</u>	<u>\$5,577,139 28</u>

5,597,189 28

Amount loaned on stocks as authorized by chapter 689, Laws of 1892.....

52,000 00

Banking house and lot, cost, \$1,189,082.87; estimated present value

1,189,082 87

Cash on deposit in banks or trust companies.....

1,501,824 80

Cash on hand.....

867,074 00

All other assets, not included above, viz.:

Interest accrued..... \$273,137 44
Rents due and unpaid..... 791 86

273,918 30

\$19,432,506 51

LIABILITIES.

Amount due depositors, viz.:

Principal..... \$16,544,614 28
Interest credited for the six months ending with December 31, 1894..... 309,138 49

\$16,853,752 47

Surplus

2,578,755 04

\$19,432,508 51

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$1,706,196 81
From depositors, not including interest credited	8,248,918 37
From interest on loans, deposits and investments	791,692 29
From rents from banking house.....	78,103 00
From mortgages.....	259,091 04
From redemption of stocks.....	513,603 20
From loans repaid	14,450 00
From all other sources, viz.: Real estate sold.....	7,186 00
	<u>\$12,316,164 51</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$6,219,532 31
For loans on bonds and mortgages	1,830,430 00
For loans on stocks and other securities	68,569 00

ERIE COUNTY.

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For stocks and bonds purchased, par value, \$724,685.68; cost, including premiums, commissions, etc.....	\$726,882 08
For interest (other than interest payments to depositors)	1,066 11
For current expenses of the bank, viz.: Salaries.....	\$42,903 70
For expenses of banking house or rent of banking rooms..	21,466 52
For other expenses.....	31,431 91
	98,802 18
For real estate acquired by foreclosure, or in settlement of debts due the bank	4,069 86
Other payments, viz.: Paid on construction of new banking house	1,408 77
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day....	1,868,399 06
	<u>\$12,816,164 89</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	43,166
Number of accounts opened or reopened during the year 1894..	11,293
Number of accounts closed during the year 1894	9,586
Total number of deposits received during the year 1894	99,123
Total number of payments to depositors during the year 1894..	105,656
Amount deposited during the year 1894, not including interest credited for that period	\$8,243,918 37
Amount withdrawn during the year 1894.	8,219,536 98
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$303,438 65
January, 1895.....	309, 38 42
Credited at other periods.....	6,704 81
	619,281 88
Average amount of each account, January 1, 1895	390 44
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	12,251 29
Number of such accounts which exceeded \$3,000.....	27

Rate per cent. of dividends or interest to depositors during the year 1894, 4 per cent.

26. WESTERN SAVINGS BANK, BUFFALO.

[438 Main street; incorporated 1851.]

PHILIP HOUCK, *President.* F. W. H. BECKER, *Secretary.*

TRUSTEES.

LEWIS L. HODGES,	HENRY C. PERSCH,	HENRY ZIPP,
PHILIP HOUCK,	HORACE STILLMAN,	ALBERT J. WHEELER,
WILLIAM HENGERER,	ABRAM TWICHELL,	HOWARD H. BAKER,
JACOB SCHEU,	ISAAC GEIERSHOFER,	CHARLES F. BISHOP,
WILLIAM C. BRYANT,	HENRY ERB,	HENRY E. BOLLER.

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$2,393,835 00		
Stock investments, viz.:			
Stocks and bonds.	Cost.	Par value.	Estimated market value.
United States	\$116,625 00	\$100,000 00	\$116,625 00
State of Indiana.....	302,625 00	300,000 00	300,000 00
Cities in this State	331,546 19	287,496 30	304,846 30
Counties in this State	25,000 00	25,000 00	25,500 00
	<u>\$765,796 19</u>	<u>\$712,496 30</u>	<u>\$746,971 30</u>
			746,971 30

REPORT ON SAVINGS BANKS.

Banking house and lot, cost, \$114,294.67; estimated present value.....	\$100,000 00
Other real estate, cost, \$3,986.46; estimated present value.....	8,986 46
Cash on deposit in banks or trust companies	471,562 53
Cash on hand.....	36,735 23
All other assets, not included above, viz.: Interest accrued....	31,942 70
	<u>\$3,784,533 23</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$3,855,878 44	
Interest credited for the six months ending with December 31, 1894.....	63,847 39	
	<u>\$3,418,725 83</u>	
Surplus		865,807 39
		<u>\$3,784,533 23</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$380,481 18
From depositors, not including interest credited	1,495,245 53
From interest on loans, deposits and investments	173,890 84
From rents from banking house.....	1,799 88
From mortgages.....	228,750 00
From redemption of stocks	176,480 24
From all other sources, viz.: Taxes advanced.....	479 45
	<u>\$2,456,627 11</u>

PAYMENTS.

To depositors, including interest paid to them	\$1,654,942 18
For loans on bonds and mortgages	124,950 00
For stocks and bonds purchased. par value \$129,803.63; cost, including premiums, commissions, etc.....	146,428 63
For interest (other than interest payments to depositors)	10 00
For current expenses of the bank, viz.: Salaries.....	\$12,490 00
For expenses of banking house or rent of banking rooms..	8,986 01
For other expenses.....	1,247 62
	<u>17,532 63</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank	8,986 46
Other payments, viz.: Taxes advanced	479 45
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	508,297 76
	<u>\$2,456,627 11</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	7,000
Number of accounts opened or reopened during the year 1894..	1,153
Number of accounts closed during the year 1894.....	1,183
Total number of deposits received during the year 1894	12,908
Total number of payments to depositors during the year 1894..	16,436
Amount deposited during the year 1894, not including interest credited for that period.....	\$1,495,245 53
Amount withdrawn during the year 1894.....	1,654,942 18
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$63,614 42
January, 1895.....	63,847 39
Credited at other periods	1,247 87
	<u>128,209 68</u>

FULTON COUNTY.

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Average amount of each account, January 1, 1895.....	\$484 24
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	10,381 22
Number of such accounts which exceeded \$3,000.	14

Rate per cent. of dividends or interest to depositors during the year 1894,
4 per cent.

FULTON COUNTY.

27. FULTON COUNTY SAVINGS BANK, JOHNSTOWN.

[51 West Main street; incorporated 1892.]

DAVID A. WELLS, *President.*

EDWARD WELLS, *Secretary.*

TRUSTEES.

MARTIN KENNEDY,
JAMES McMARTIN,
JAMES I. YOUNGLOVE,
PHILETUS P. ARGERSINGER,
CORNELIUS M. ROWELL,
WILLIAM T. BRIGGS,

WILLIAM S. SNYDER,
MATHIAS GREWEN,
GEORGE H. KECK,
THOMAS E. RICKETTS,
JAMES F. MASON,

JOHN H. DECKER,
DAVID A. WELLS,
PATRICK H. McMDEROTT,
DAVID H. VAN HEUSEN,
OLIVER GETMAN,
EDWARD WELLS.

FINANCIAL.

RESOURCES.

Bonds and mortgages				\$37,100 00
Stock investments, viz.:				
<i>Stocks and bonds.</i>	<i>Cost. .</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
District of Columbia.....	\$1,260 00	\$1,000 00	\$1,173 84	
Territory of Dakota.....	2,044 00	2,000 00	2,052 71	
Counties in this State	5,500 00	5,500 00	5,500 00	
Towns in this State.....	15,068 25	14,500 00	14,966 51	
	<u>\$23,887 25</u>	<u>\$28,000 00</u>	<u>\$28,712 56</u>	
				28,712 56
Cash on deposit in banks or trust companies.....				11,421 20
Cash on hand.....				699 24
All other assets, not included above, viz.: Interest accrued...				1,088 80
				<u>\$74,021 80</u>

LIABILITIES.

Amount due depositors, viz.: Principal	\$71,489 70
Other liabilities, viz.: Interest accrued on deposits to January 1, 1895.....	830 79
Surplus.....	2,250 81
	<u>\$74,021 80</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$967 50
From depositors, not including interest credited.....	52,420 81
From interest on loans, deposits and investments.....	2,544 45
From mortgages.....	1,000 00
From redemption of stocks.....	3,000 00
	<u>\$59,832 26</u>

REPORT ON SAVINGS BANKS.

PAYMENTS.

To depositors, including interest paid to them.....	\$38,878 12
For loans on bonds and mortgages.....	3,700 00
For stocks and bonds purchased, par value, \$5,500; cost, including premiums, commissions, etc	5,500 00
For other expenses.....	133 70
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	12,120 44
	<u>\$59,832 26</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	704
Number of accounts opened or reopened during the year 1894..	233
Number of accounts closed during the year 1894.....	159
Total number of deposits received during the year 1894.....	1,402
Total number of payments to depositors during the year 1894..	802
Amount deposited during the year 1894, not including interest - credited for that period.....	52,420 31
Amount withdrawn during the year 1894.....	38,378 12
Amount of interest credited and paid for the year 1894, viz.:	
May, 1894	\$742 87
November, 1894	831 01
	<u>1,573 88</u>
Average amount of each account, January 1, 1895	101 47
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	1,800 00

Rate per cent of dividends or interest to depositors during the year 1894, 8 per cent.

GREENE COUNTY.

28. CATSKILL SAVINGS BANK, CATSKILL.

[Incorporated 1868.]

W. IRVING JENNINGS, *President.* JEREMIAH DAY, *Secretary.*

TRUSTEES.

NELSON FANNING, BENJAMIN WEY, WILLIAM PALMATEER, LUCIUS R. DOTY, EMORY A. CHASE,	FREDERICK HILL, W. IRVING JENNINGS, JOHN A. FOOTE, GEORGE S. STEVENS,	JAMES STEAD, JEREMIAH DAY, WILLIAM J. HUGHES, ADDISON P. JONES, ORIN DAY.
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FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$331,931 00
Stock investments, viz.:				
<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States.....	\$159,322 50	\$146,000 00	\$164,980 00	
State of Kansas	10,150 03	10,000 03	10,300 03	
State of Missouri.....	6,026 20	5,000 00	5,100 00	
Territory of Wyoming.....	34,562 50	25,000 00	34,500 00	
Cities in other States	15,145 00	14,000 00	15,120 00	
Cities in this State	278,713 62	244,164 43	259,164 84	
Counties in this State.....	44,716 45	43,000 00	43,187 50	
Towns in this State.....	59,411 34	56,400 00	58,668 00	
Villages in this State.....	116,514 82	111,000 00	118,127 50	
School district.....	16,560 01	16,250 00	16,530 00	
	<u>\$735,122 47</u>	<u>\$670,814 46</u>	<u>\$725,647 87</u>	<u>725,647 87</u>

GREENE COUNTY.

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Amount loaned on stocks as authorized by chapter 689, Laws of 1892.....	\$1,000 00
Cash on deposit in banks or trust companies....	55,719 04
All other assets, not included above, viz.:	
Interest accrued.....	\$20,488 71
Safes and office furniture.....	600 00
Profit and loss.....	78 53
	<u>21,162 24</u>
	<u><u>\$1,185,460 24</u></u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$957,116 58
Interest credited for the six months ending with December 31, 1894.....	18,286 85
	<u>\$970,403 43</u>
Surplus.....	165,056 81
	<u><u>\$1,185,460 24</u></u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$60,087 07
From depositors, not including interest credited	284,435 05
From interest on loans, deposits and investments	47,985 58
From mortgages ..	22,699 28
From redemption of stocks.....	71,763 78
From all other sources, viz.:	
Insurance repaid.....	\$15 00
Profit and loss.....	96 51
	<u>111 51</u>
	<u><u>\$487,082 27</u></u>

PAYMENTS.

To depositors, including interest paid to them	\$261,384 68
For loans on bonds and mortgages	30,350 00
For stocks and bonds purchased, par value, \$128,064.43; cost, including premiums, commissions, etc.....	134,402 58
For interest (other than interest payments to depositors)	1,101 42
For current expenses of the bank, viz : Salaries	\$3,000 00
For expenses of banking house or rent of banking rooms ..	600 00
For other expenses.....	428 04
	<u>4,028 04</u>
Other payments, viz.: Profit and loss.....	96 51
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	55,719 04
	<u><u>\$487,082 27</u></u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	3,199
Number of accounts opened or reopened during the year 1894.....	595
Number of accounts closed during the year 1894	464
Total number of deposits received during the year 1894.....	2,833
Total number of payments to depositors during the year 1894..	2,457
Amount deposited during the year 1894, not including interest credited for that period ..	\$284,435 05
Amount withdrawn during the year 1894..	261,384 68

REPORT ON SAVINGS BANKS.

Amount of interest credited and paid for the year 1894, viz.:

July, 1894.....	\$12,527 89	
January, 1895	18,286 85	
Credited at other periods.....	8 64	
		\$25,818 38
Average amount of each account, January 1, 1895		303 34
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....		5,000 00

Rate per cent. of dividends or interest to depositors during the year 1894,
8 per cent.

JEFFERSON COUNTY.

29. THE CARTHAGE SAVINGS BANK, CARTHAGE.

[Corner State and Mechanic streets; incorporated 1887.]

LAWRENCE J. GOODALE, *President.* E. H. MYERS, *Secretary.*

TRUSTEES.

ALLEN E. KILBY, MARCUS P. MASON, JAMES GALVIN, ALLEN G. PECK, ADDISON L. CLARK, JOHN L. NORTON,	FOSTER PENNIMAN, LAWRENCE J. GOODALE, L. D. THOMPSON, JOHN E. STRICKLAND, JOHN D. DRYDEN, PARSON E. WHITE,	EPHRAIM H. MYERS, CHRISTIAN M. ROHR, MARTIN RUGG, JAMES H. DAWLEY, JOSEPH PAHUD, CARLOS L. FREDERICK.
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FINANCIAL.
RESOURCES.

Bonds and mortgages.....				\$38,913 50
Stock investments, viz.:				
<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
Towns in this State.....	\$7,482 45	\$7,716 00	\$7,816 99	
Villages in this State.....	10,500 00	10,510 00	10,500 00	
School district.....	1,875 00	1 875 00	1,555 00	
	<u>\$20,257 45</u>	<u>\$20,091 00</u>	<u>\$20,191 99</u>	20,191 99
Cash on deposit in banks or trust companies.....				30,990 70
Cash on hand.....				991 26
All other assets, not included above, viz.: Interest accrued....				795 40
				<u>\$91,882 85</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$89,494 73	
Interest credited for the six months ending with December 31, 1894	1,175 07	
		\$91,069 83
Surplus		813 02
		<u>\$91,882 85</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

On hand and in banks or trust companies, January 1, 1894,	
and transactions of the day.....	\$28,591 22
Depositors, not including interest credited	88,561 64
Interest on loans, deposits and investments	8,816 68
Mortgages.....	9,095 00
Redemption of stocks.....	2,275 00
	<hr/>
	\$82,339 54
	<hr/> <hr/>

PAYMENTS.

Depositors, including interest paid to them	\$38,924 22
Payments on bonds and mortgages	6,550 00
Stocks and bonds purchased, par value, \$9,016; cost, including premiums, commissions, etc.....	9,088 00
Interest (other than interest payments to depositors).....	10 08
Current expenses of the bank, viz.: Salaries.....	\$100 00
Expenses of banking house or rent of banking rooms..	400 00
Other expenses.....	40 88
	<hr/>
	840 28
On hand and in banks or trust companies, December 31, after transactions of the day.....	31,981 96
	<hr/>
	\$82,339 54
	<hr/> <hr/>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	667
Number of accounts opened or reopened during the year 1894..	158
Number of accounts closed during the year 1894	101
Number of deposits received during the year 1894....	854
Number of payments to depositors during the year 1894..	517
Amount deposited during the year 1894, not including interest credited for that period.....	\$38,561 64
Amount withdrawn during the year 1894.....	38,924 22
Amount of interest credited and paid for the year 1894, viz.:	
For 1894.....	\$1,477 52
For January, 1895	1,575 07
Amount credited at other periods.	2 00
Amount not credited at other periods.....	10 08
	<hr/>
	3,064 67
The amount of each account, January 1, 1895	136 58
The amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a depositor of record or of a surrogate.....	3,000 00
	<hr/> <hr/>

per cent. of dividends or interest to depositors during the year 1894, per cent.

30. JEFFERSON COUNTY SAVINGS BANK, WATERTOWN.

[22 Washington street; incorporated 1859.]

T. H. CAMP, President. GEO. SMITH, Treasurer.

TRUSTEES.

T. H. CAMP, H. M. STEVENS, R. H. HUNTINGTON,
D. W. BALDWIN, J. A. LAWYER, A. L. UPHAM,
G. W. WIGGINS, N. P. WARDWELL, C. W. CLARE,
G. H. SHERMAN, ROSS C. SCOTT, J. R. MILLER,
A. M. FARWELL, D. G. GRIFFIN, A. F. BARKER.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$1,181,014 44
Stock investments, viz.:

Stocks and bonds.	Cost.	Par value.	Estimated market value.	
United States	\$69,816 66	\$60,000 00	\$69,100 00	
Cities in this State	194,801 00	197,000 00	205,880 00	
Counties in this State.....	24,381 00	24,000 00	24,720 00	
Towns in this State	437,510 15	429,150 00	443,992 00	
Villages in this State.....	13,962 50	3,187 50	14,092 50	
School district.....	54,180 00	54,000 00	55,380 00	
	<u>\$798,680 31</u>	<u>\$777,837 50</u>	<u>\$812,164 50</u>	812,164 50

Amount loaned on stocks as authorized by chapter 689, Laws of 1892 9,500 00
Banking house and lot, cost, \$38,666.92; estimated present value, 38,666 92
Other real estate, estimated present value 4,717 96
Cash on deposit in banks or trust companies 206,298 16
Cash on hand..... 28,669 97
All other assets, not included above, viz.:

Interest accrued.....	\$24,251 79	
Land contract.....	1,900 00	
	<u>26,151 79</u>	
		<u>\$2,807,183 76</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$2,031,406 00	
Interest credited for the six months ending with December 31, 1894	36,284 80	
	<u>\$2,067,690 80</u>	
Surplus		239,492 96
		<u>\$2,807,183 76</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$161,927 74
From depositors, not including interest credited	856,933 18
From interest on loans, deposits and investments.....	104,883 84
From rents from other real estate	60 00
From mortgages	89,596 49
From stocks sold.....	57,487 50
From loans repaid	27,000 00

From all other sources, viz.:

Hay from farm sold.....	\$220 65	
Exchange	4 97	
		<u>\$225 62</u>
		<u>\$1,298,114 37</u>

PAYMENTS.

To depositors, including interest paid to them		\$773,615 68
For loans on bonds and mortgages		168,133 00
For stocks and bonds purchased, par value, \$77,000; cost, including premiums, commissions, etc.....		77,625 00
For interest (other than interest payments to depositors)		1,517 58
For current expenses of the bank, viz.: Salaries.....	\$5,574 99	
For expenses of banking house or rent of banking rooms..	285 42	
For other expenses.....	1,587 47	
		<u>7,447 88</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank		400 00
For taxes on real estate, except banking house		147 67
Other payments, viz.:		
Correction of error.....	\$198 56	
Appraisal	10 50	
Profit and loss.....	75 00	
Hendricks search continued	8 45	
New vault work on contract	2,800 00	
Contract, new building.....	31,166 93	
		<u>84,259 43</u>
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....		284,968 13
		<u>\$1,298,114 37</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	10,587
Number of accounts opened or reopened during the year 1894.	1,880
Number of accounts closed during the year 1894	1,868
Total number of deposits received during the year 1894	12,919
Total number of payments to depositors during the year 1894..	11,287
Amount deposited during the year 1894, not including interest credited for that period...	\$856,933 18
Amount withdrawn during the year 1894.....	773,615 68
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$34,111 97
January, 1895	36,284 80
Paid but not credited at other periods.....	4 74
	<u>70,401 51</u>
Average amount of each account, January 1, 1895.....	195 30
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	4,208 25
Number of such accounts which exceeded \$3,000.....	15

Rate per cent. of dividends or interest to depositors during the year 1894, 3 and 4 per cent.

31. WATERTOWN SAVINGS BANK, WATERTOWN.

[17 Washington street; incorporated 1893]

BYRON B. TAGGART, *President.*

WOOSTER SHERMAN, *Treasurer.*

TRUSTEES.

ALLEN C. BEACH,
WOOSTER SHERMAN,
JOHN C. STREETER,
GEORGE C. McMULLIN,

SILAS L. GEORGE,
BYRON B. TAGGART,
AUGUSTUS GOODALE,
GEORGE H. BABCOCK,

HIRAM F. INGLEHART,
HENRY M. BALL,
ALBERT BUSHNELL,
WILLIAM W. SHERMAN.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$10,926 47
Stock investments, viz.:				
<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
School district.....	\$5,020 00	\$5,000 00	\$5,065 07	
				5,065 07
Cash on deposit in banks or trust companies.....				9,284 85
Cash on hand.....				408 81
All other assets, not included above, viz.:				
Interest accrued.....			\$147 00	
Furniture, fixtures, etc.....			561 24	
				508 24
				\$26,142 94

LIABILITIES.

Amount due depositors, viz.:

Principal	\$25,831 11	
Interest credited for the six months ending with December 31, 1894	847 42	
		\$25,678 53
Surplus		464 41
		\$26,142 94

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

From depositors, not including interest credited	\$30,320 80
From interest on loans, deposits and investments.....	728 23
From rents from banking house.....	69 60
From mortgages.....	160 00
From all other sources, viz.: Trustees loaned for expenses....	550 00
	\$31,768 63

PAYMENTS.

To depositors, including interest paid to them.....	\$4,989 69
For loans on bonds and mortgages.....	11,026 47
For stocks and bonds purchased, par value, \$5,000; cost, including premiums, commissions, etc.....	5,065 07
For interest (other than interest payments to depositors).....	6 00
For current expenses of the bank, viz.: Salaries.....	\$200 00
For expenses of banking house or rent of banking rooms..	155 08
	855 08

Other payments, viz.:

Trustees loaned for expenses.....	\$550 00	
Profit and loss.....	188 16	
		\$688 16
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....		9,648 16
		<u>\$31,768 68</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	140
Number of accounts opened or reopened during the year 1894..	170
Number of accounts closed during the year 1894.....	80
Total number of deposits received during the year 1894.....	258
Total number of payments to depositors during the year 1894..	68
Amount deposited during the year 1894, not including interest credited for that period....	\$30,320 80
Amount withdrawn during the year 1894.....	5,258 51
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$77 60
January, 1895.....	268 82
Credited at other periods.....	6 00
	<u>847 42</u>
Average amount of each account, January 1, 1895.....	180 98
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	<u>2,850 00</u>

Rate per cent of dividends or interest to depositors during the year 1894,
4 per cent.

KINGS COUNTY.

32. BREVOORT SAVINGS BANK, BROOKLYN.

[1192 Fulton street; incorporated 1890.]

FELIX CAMPBELL, *President.*JOHN W. EVANS, *Secretary.*

TRUSTEES.

ELBERT SNEDEKER,
WILLIAM EGGERT,
JAMES O. CARPENTER,
CHARLES COOPER,
FELIX CAMPBELL,
THOMAS B. RUTAN,
JOHN D. SULLIVAN,

FREDERICK W. CARRUTHERS,
HENRY CARSON,
ERNEST NATHAN,
HENRY I. HAYDEN,
HENRY L. BREVOORT,
THOMAS J. WASHBURN,
WALTER S. BREWSTER,
LLEWELLYN A. WRAY.

JOHN MCNAMEE,
HOWARD M. SMITH,
THOMAS MONAHAN,
CHARLES W. BETTS,
NELSON J. GATES,
ALFRED J. POUCH,
DAVID H. VALENTINE,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$148,250 00
Stock investments, viz.:

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.
State of Maine.....	\$1,006 25	\$1,000 00	\$1,010 00
Cities in other States.....	1,025 00	1,000 00	1,025 00
Cities in this State.....	23,751 54	23,928 87	23,881 54
Counties in this State.....	20,000 00	20,000 00	20,400 00
Towns in this State.....	5,000 00	5,000 00	5,000 00
	<u>\$50,782 79</u>	<u>\$50,928 87</u>	<u>\$51,316 54</u>

51,316 54

Cash on deposit in banks or trust companies.....	\$50,656 19
Cash on hand.....	3,978 71
All other assets, not included above, viz.:	
Interest accrued	\$1,996 85
Stock and fixtures.....	1,685 00
Premium account.....	237 03
Profit and loss account.....	196 85
	<u>3,995 28</u>
	<u>\$253,196 67</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$246,246 97
Interest credited for the six months ending with December 31, 1894	3,935 18
	<u>\$250,182 15</u>
Surplus.....	3,014 52
	<u>\$253,196 67</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day....	\$39,211 83
From depositors, not including interest credited.....	230,934 88
From interest on loans, deposits and investments	8,335 64
From mortgages	13,500 00
From stocks sold, par value, \$8,000; amount received therefor..	8,600 00
	<u>\$300,581 85</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$129,513 11
For loans on bonds and mortgages	74,000 00
For stocks and bonds purchased, par value, \$58,228.87; cost, including premiums, commissions, etc.....	89,103 79
For interest (other than interest payments to depositors).	497 81
For other expenses.....	2,832 24
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	54,634 90
	<u>\$300,581 85</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.	2,063
Number of accounts opened or reopened during the year 1894..	1,016
Number of accounts closed during the year 1894..	860
Total number of deposits received during the year 1894.....	6,467
Total number of payments to depositors during the year 1894..	3,499
Amount deposited during the year 1894, not including interest credited for that period.....	\$230,934 88
Amount withdrawn during the year 1894.....	129,513 11
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$2,863 87
January, 1895.....	3,935 18
	<u>6,799 05</u>

Average amount of each account, January 1, 1895.....	121 27
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record or of a surrogate.....	8,000 00
	<u><u><u> </u></u></u>

Rate per cent. of dividends or interest to depositors during the year 1894,
4 per cent.

33. BROOKLYN SAVINGS BANK, BROOKLYN.

[Corner Pierrepont and Clinton streets ; incorporated 1837.]

BRYAN H. SMITH, *President.* FELIX E. FLANDREAU, *Cashier.*

TRUSTEES.

EDWARD D. WHITE, HENRY K. SHELDON, ABRAM B. BAYLIS, BRYAN H. SMITH, WILLIAM G. LOW, RICHARD L. EDWARDS, CHRISTIAN T. CHRISTENSEN, HIRAM V. V. BRAMAN, JONATHAN BULKLEY,	LYMAN R. GREENE. EDWARD H. KIDDER, FRANKLIN E. TAYLOR, CROWELL HADDEN, EDWARD GOODWIN, ALEXANDER FORMAN, EDWARD H. LITCHFIELD, FRANK LYMAN,	EDWIN F. KNOWLTON, HENRY P. PIERREPONT, DAVID G. LEGGETT, WILLIS L. OGDEN, JOHN F. HALSTED, WILLIAM A. READ, COURTLANDT P. DIXON, DANIEL F. LEWIS, WILLIAM V. R. SMITH.
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FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$5,983,800 00
Stock investments, viz.:	

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.	
United States	\$10,007,454 70	\$9,000,000 00	\$10,215,000 00	
District of Columbia.....	1,235,405 00	1,000,000 00	1,135,000 00	
State of Ohio	266,400 00	260,000 00	260,000 00	
State of New Hampshire	16,000 00	16,000 00	17,920 00	
State of Rhode Island	214,500 00	200,000 00	216,000 00	
State of Missouri	478,565 00	459,000 00	462,180 00	
State of Massachusetts	1,540,109 10	1,429,000 00	1,444,670 00	
State of Kentucky	453,275 00	400,000 00	424,000 00	
State of Maryland	209,875 00	200,000 00	204,000 00	
State of Maine	105,840 00	100,000 00	100,000 00	
Cities in other States.....	1,945,694 80	1,834,000 00	1,972,000 00	
Cities in this State	6,475,417 58	6,109,500 00	6,760,065 00	
Counties in this State	561,826 00	476,716 00	497,276 00	
Towns in this State	63,277 50	68,000 00	72,760 00	
	<u>\$18,578,139 18</u>	<u>\$21,552,216 00</u>	<u>\$23,780,951 00</u>	23,780,951 00

Banking house and lot, cost, \$734,359.43; other real estate, cost \$49,626.67; estimated present value.....	500,000 00
Cash on deposit in banks or trust companies.....	1,041,000 00
Cash on hand	258,711 14
All other assets, not included above, viz. : Interest accrued...	352,251 16
	<u><u>\$31,916,713 30</u></u>

LIABILITIES.

Amount due depositors, viz. :	
Principal	\$26,614,382 04
Interest credited for the six months ending with Decem- ber 31, 1894	498,375 90
	<u>\$27,112,757 94</u>
Surplus	4,803,955 36
	<u><u>\$31,916,713 30</u></u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$1,281,267 96
From depositors, not including interest credited	7,218,387 18
From interest on loans, deposits and investments... ..	1,140,492 69
From rents from banking house.....	1,066 66
From mortgages.....	790,750 00
From redemption of stocks	438,214 00
From stocks sold, par value, \$2,403,000; amount received therefor.... ..	2,420,566 85
From all other sources, viz.: Real estate sold, part of old banking house.....	95,450 00
	<hr/>
	\$18,386,194 84
	<hr/>

PAYMENTS.

To depositors, including interest paid to them.....	\$6,751,057 97
For loans on bonds and mortgages.....	1,121,100 00
For stocks and bonds purchased, par value, \$3,651,000; cost, including premiums, commissions, etc	3,850,809 07
For interest (other than interest payments to depositors)	18,970 62
For current expenses of the bank, viz : Salaries.....	\$48,478 40
For expenses of banking house or rent of banking rooms.....	10,415 08
For other expenses.....	7,871 63
	<hr/>
	66,765 06
Other payments, viz.:	
Paid on account of construction of new banking house.....	\$270,169 68
Paid for rear wall, etc , on old banking house.....	7,034 2
Paid in settlements of suits.....	573 18
	<hr/>
	277,780 98
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	1,299,711 14
	<hr/>
	\$18,386,194 84
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	53,500
Number of accounts opened or reopened during the year 1894.....	9,029
Number of accounts closed during the year 1894.....	8,490
Total number of deposits received during the year 1894	67,013
Total number of payments to depositors during the year 1894..	65,762
Amount deposited during the year 1894, not including interest credit for that period	\$7,218,387 18
Amount withdrawn during the year 1894.....	6,751,057 97
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894	\$481,424 92
January, 1895.....	498,375 90
	<hr/>
	979,800 82
Average amount of each account, January 1, 1895	506 78
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	6,884 00
Number of such accounts which exceeded \$3,000	10
	<hr/>

Rate per cent. of dividends or interest to depositors during the year 1894, 4 per cent.

34. BUSHWICK SAVINGS BANK, BROOKLYN.

[618 Grand street; incorporated 1878.]

LEBERMAN, *President.*JOHN DAVIES, *Cashier.***TRUSTEES.**BMAN,
STRAND,
COTT,
3,
NKINS,
OWS, JR.,DANIEL CANTY,
LUMAN RAY,
JOHN DAVIES,
A. C. HALLAM,
EDWARD BUSH,
ANSEL L. FREEMAN,
JOSEPH C. CABLE,HENRY SCHADE,
WILLIAM T. DE NYSE,
JOHN H. SCHEIDT,
GEORGE GOMER,
FRANK JENKINS,
WILLIAM A. WELLS,
GEO. W. SCHAEDELE.**FINANCIAL.****RESOURCES.**

l mortgages.....	\$448,650 00
vestments, viz.:	

nd bonds.	Cost.	Par value.	Estimated market value.
olumbia	\$16,403 10	\$15,000 00	\$15,825 00
souri.....	10,112 50	10,000 00	10,000 00
ssas.	2,558 12	2,500 00	2,525 00
State	108,272 82	97,200 00	99,321 00
this State.....	10,725 00	10,000 00	10,000 00
s State	48,287 81	45,500 00	47,335 00
his State.....	33,920 60	31,000 00	31,827 50
let	10,623 67	10,000 00	10,000 00
	<u>\$235,771 02</u>	<u>\$221,200 00</u>	<u>\$226,533 50</u>

deposit in banks or trust companies.....	226,833 50
and.	41,659 48
assets, not included above, viz.:	5,531 98

accrued	\$5,660 56
re and fixtures.....	50 00
	<u>5,710 56</u>

\$728,885 52**LIABILITIES.**

ue depositors, viz.:

.....	\$688,647 85
credited for the six months ending with December	11,617 93
.....	<u>\$695,265 88</u>
.....	38,120 19
	<u>\$728,885 52</u>

CASH TRANSACTIONS DURING THE YEAR 1894.**RECEIPTS.**

and and in banks or trust companies, January 1, 1894,	
ansactions of the day	\$30,245 78
sitors, not including interest credited	309,174 58
est on loans, deposits and investments.....	30,996 88
gages.....	22,800 00
mption of stocks	5,500 00
s repaid.....	14,000 00
	<u>\$412,216 64</u>

PAYMENTS.

ors, including interest paid to them.....	\$256,563 88
on bonds and mortgages.....	78,650 00
on stocks and other securities.....	14,000 00

For stocks and bonds purchased, par value, \$11,000; cost, including premiums, commissions, etc.....	\$11,363 05
For interest (other than interest payments to depositors)	248 92
For current expenses of the bank, viz : Salaries.....	\$3,420 00
For expenses of banking house or rent of banking rooms..	521 17
For other expenses.....	249 71
	4,193 88
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	47,191 46
	<u>\$412,216 64</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	2,579
Number of accounts opened or reopened during the year 1894..	539
Number of accounts closed during the year 1894... ..	379
Total number of deposits received during the year 1894.....	3,783
Total number of payments to depositors during the year 1894..	3,577
Amount deposited during the year 1894, not including interest credited for that period.....	\$309,174 58
Amount withdrawn during the year 1894.....	256,563 33
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$10,846 88
January, 1895.....	11,617 93
Credited at other periods.....	23 29
	22,488 15
Average amount of each account, January 1, 1895....	269 59
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	5,160 00
Number of such accounts which exceeded \$3,000.....	18
Rate per cent. of dividends or interest to depositors during the year 1894, 4 per cent.	

35. CITY SAVINGS BANK OF BROOKLYN.

[Corner Fourth and Flatbush avenues; incorporated 1886.]

REMSEN RUSHMORE, *President.* FREDERICK H. WEBSTER, *Treasurer.*

TRUSTEES.

FRANCIS O. AFFELD,	EUGENE L. MAXWELL,	LEONARD MOODY,
EUGENE G. BLACKFORD,	DAVID R. MORSE,	THEOPHILUS OLENA,
JACOB G. DETTMER,	REMSEN RUSHMORE,	NATHAN T. SPRAGUE,
CHARLES A. MOORE,	W. S. SILLCOCKS,	WILLIAM S. TAYLOR,
HORATIO S. STEWART,	TIMOTHY L. WOODRUFF,	PERCY G WILLIAMS,
CHARLES E. TEALE,	WILLIAM H. WILLIAMS,	WILLIAM WILSON,
STEWART L. WOODFORD,	FREDERICK H. WEBSTER,	WILLIAM H. HAZZARD,
WILLIAM BARKNESS,	JOHN DELMAR,	EDWIN A. CRUIKSHANK,
	REUBEN LELAND.	

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$262,050 00		
Stock investments, viz.:			
Stocks and bonds.	Cost.	Par value.	Estimated market value.
Cities in this State	\$24,880 00	\$21,000 00	\$26,197 30
Towns in this State.....	96,748 35	95,891 00	96,090 78
Villages in this State	12,599 61	11,350 00	11,961 85
School district.....	10,476 52	10,450 00	11,525 45
	<u>\$144,704 47</u>	<u>\$38,691 00</u>	<u>\$147,775 38</u>
			147,775 38

KINGS COUNTY.

83

deposit in banks or trust companies.....	\$33,427 65
hand	2,743 90
assets, not included above, viz.: Interest accrued....	4,480 19
	<hr/>
	\$450,427 12
	<hr/> <hr/>

LIABILITIES.

due depositors, viz.:

bal	\$429,401 14	
at credited for the six months ending with December		
1894	6,863 96	
	<hr/>	\$436,265 10
.....		14,162 03
		<hr/>
		\$450,427 12
		<hr/> <hr/>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

hand and in banks or trust companies, January 1,	
before transactions of the day	\$45,649 16
depositors, not including interest credited ..	296,077 81
interest on loans, deposits and investments.....	18,651 09
mortgages	14,650 00
redemption of stocks	13,300 00
	<hr/>
	\$388,328 06
	<hr/> <hr/>

PAYMENTS.

depositors, including interest paid to them	\$247,426 34
payments on bonds and mortgages	46,000 00
stocks and bonds purchased, par value, \$58,000; cost, in-	
cluding premiums, commissions, etc.....	58,000 00
interest (other than interest payments to depositors)	479 23
general expenses of the bank, viz.:	
Salaries	\$2,479 04
Expenses of banking house or rent of banking rooms..	1,016 66
Other expenses.....	597 75
	<hr/>
	4,093 45
Payments, viz.: Premiums on bonds purchased	1,157 50
hand and in banks or trust companies, December 31,	
after transactions of the day.....	36,171 55
	<hr/>
	\$388,328 06
	<hr/> <hr/>

STATISTICAL INFORMATION.

number of open accounts, January 1, 1895 ...	2,544
number of accounts opened or reopened during the year 1894.	844
number of accounts closed during the year 1894....	635
number of deposits received during the year 1894	5,618
number of payments to depositors during the year 1894..	4,396
amount deposited during the year 1894, not including interest	
paid for that period.....	\$296,077 81
amount withdrawn during the year 1894 ...	247,426 34
amount of interest credited and paid for the year 1894, viz.:	
1891.....	\$6,809 33
for year, 1894	6,863 96
	<hr/>
	13,073 29

Average amount of each account, January 1, 1895.....	\$171 46
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record or of a surrogate.....	5,500 00
Number of such accounts which exceeded \$3,000.....	2
=====	
Rate per cent. of dividends or interest to depositors during the year 1894, 3 and 4 per cent.	

36. DIME SAVINGS BANK OF BROOKLYN.

[Court and Remsen streets; incorporated 1859.]

BENJ. H. HUNTINGTON, <i>President.</i>	JOHN W. HUNTER, <i>Treasurer.</i>
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TRUSTEES.

ALANSON TRASK, EDWARD MERRITT, JOHN W. HUNTER, GEORGE W. BERGEN, J. PIERPONT LORD, A. H. W. VAN SICLEN, J. LAWRENCE MARCELLUS, BENJ. H. HUNTINGTON,	JAMES HALL, JAMES E. DEAN, GEORGE H. SOUTHARD, JOHN TRUSLOW, EDWARD H. KELLOGG, JACOB COLE, DANIEL F. FERNALD,	WILLIAM H. WALLACE, JOHN E. LEECH, THOMAS T. BARR, WALTER T. HATCH, GEORGE W. CHAUNCEY, DAVID W. LEWIS, CORNELIUS N. HOAGLAND WILLIAM C. WALLACE
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FINANCIAL.

RESOURCES.

Bonds and mortgages.. ..	\$9,445,692 00
Stock investments, viz.:	
<i>Stocks and bonds.</i>	
United States	\$1,508,362 50
State of Indiana	409,240 00
State of Connecticut.....	505,000 00
State of Missouri.....	750,678 28
State of Kansas.....	3,589 75
Cities in other States.....	184,025 00
Cities in this State	3,421,402 49
Counties in this State.....	992,627 00
Towns in this State	875,587 25
	=====
	\$8,650,457 27
	=====
Banking house and lot, cost, \$285,000; estimated present value,	250,000 00
Cash on deposit in banks or trust companies	1,188,572 87
Cash on hand	257,210 47
All other assets, not included above, viz.: Interest accrued....	201,578 00
	=====
	\$20,324,688 19
	=====

LIABILITIES.

Amount due depositors, viz.:	
Principal	\$18,330,282 87
Interest credited for the six months ending with Decem- ber 31, 1894	345,114 81
	=====
Surplus	\$18,675,397 68
	=====
	1,649,240 51
	=====
	\$20,324,688 19
	=====

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$1,731,369 10
From depositors, not including interest credited	5,535,132 99
From interest on loans, deposits and investments	729,317 99
From rents from banking house.....	2,482 51
From mortgages.....	676,800 00
From redemption of stocks.....	857,217 95
From all other sources, viz.:	
Insurance premium returned.....	\$10 20
Overdraft repaid.....	2 36
	12 56
	<u>\$9,532,883 10</u>

PAYMENTS.

To depositors, including interest paid to them	\$5,515,508 89
For loans on bonds and mortgages	1,456,600 00
For stocks and bonds purchased, par value, \$994,000; cost, including premiums, commissions, etc....	1,047,489 10
For interest (other than interest payments to depositors).....	1,140 85
For current expenses of the bank, viz.: Salaries.....	\$48,950 00
For expenses of banking house or rent of banking rooms..	4,684 98
For other expenses.....	12,004 94
	65,639 92
Other payments, viz.: Short cash	172 00
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	1,445,782 84
	<u>\$9,532,883 10</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	55,337
Number of accounts opened or reopened during the year 1894,	8,353
Total number of accounts closed during the year 1894.....	8,459
Total number of deposits received during the year 1894.....	66,397
Total number of payments to depositors during the year 1894,	60,642
Amount deposited during the year 1894, not including interest credited for that period	\$5,535,132 99
Amount withdrawn during the year 1894.....	5,515,508 89
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$334,927 16
January, 1895	845, 14 81
	680,041 97
Average amount of each account, January 1, 1895.....	337 48
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	4,750 00
Number of such accounts which exceeded \$3,000.....	22

Rate per cent. of dividends or interest to depositors during the year 1894, 4 per cent.

37. DIME SAVINGS BANK OF WILLIAMSBURGH, BROOKLYN.

[52 Broadway ; Incorporated 1864.]

ROBINSON GILL, *President.*

HENRY GECKLER, *Asst. Secretary.*

TRUSTEES.

ROBINSON GILL,
ROBERT THOMAS,
CHARLES HUBBELL,
COULSON SHEPHERD,
W. GRANDY,

G. I. TOTTEN,
GEORGE NICHOLS,
ISAAC HICKS,
JOHN MOLLENHAUER,
W. P. STURGES,

JAMES BOUGHTON,
ELIJAH CABLE,
JOSEPH APPLEGATE,
D. N. HANSON,
JACOB F. HEALEY.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$1,827,370 00
Stock investments, viz.:				
<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States	\$113,659 19	\$100,000 00	\$116,187 50	
Cities in this State.....	63,746 94	474,500 00	540,266 90	
Counties in this State	1,260 00	1,000 00	1,072 40	
Towns in this State.....	28,273 50	80,900 00	86,553 97	
	<u>\$756,939 63</u>	<u>\$606,400 00</u>	<u>\$694,090 77</u>	694,090 77
Banking house and lot, cost, \$90,571.57; estimated present value,				70,000 00
Cash on deposit in banks or trust companies.....				224,158 46
Cash on hand.....				19,033 31
All other assets, not included above, viz.: Interest accrued....				14,944 25
				<u>\$2,349,596 79</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$2,123,177 45	
Interest credited for the six months ending with December 31, 1894.....	34,759 95	
		\$2,157,937 40
Surplus		191,659 39
		<u>\$2,349,596 79</u>

CASH TRANSACTIONS DURING THE YEAR 1894..

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$193,749 31
From depositors, not including interest credited.....	787,952 81
From interest on loans, deposits and investments.....	107,944 08
From rents from banking house.....	532 00
From mortgages.....	129,250 00
From redemption of stocks.....	57,500 00
From all other sources, viz : Satisfaction of mortgage.....	37 50
	<u>\$1,276,965 70</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$806,676 18
For loans on bonds and mortgages ..	81,500 00
For stocks and bonds purchased, par value, \$113,000; cost, including premiums, commissions, etc.....	188,247 19
For interest (other than interest payments to depositors).....	245 81

current expenses of the bank, viz.: Salaries	\$10,200 07	
expenses of banking house or rent of banking rooms..	963 88	
other expenses	941 87	
		\$12,104 75
on hand and in banks or trust companies, December 31,		
4, after transactions of the day.....		248,191 77
		<u>\$1,276,965 70</u>

STATISTICAL INFORMATION.

ber of open accounts, January 1, 1895.....	8,957
ber of accounts opened or reopened during the year 1894..	1,558
ber of accounts closed during the year 1894	1,666
number of deposits received during the year 1894.....	12,503
number of payments to depositors during the year 1894.	8,827
unt deposited during the year 1894, not including interest	
ited for that period.....	\$787,952 81
unt withdrawn during the year 1894.....	806,676 18
unt of interest credited and paid for the year 1894, viz.:	
ly, 1894	\$33,885 65
January, 1895	34,759 95
	<u>68,595 80</u>
age amount of each account, January 1, 1895.....	240 09
est amount due any one depositor, January 1, 1894, exclu-	
e of interest and of any deposits made by order of a court	
record or of a surrogate.....	<u>3,000 00</u>

te per cent. of dividends or interest to depositors during the year 1894, 8½

ent.

38. EAST BROOKLYN SAVINGS BANK, BROOKLYN.

[643 Myrtle avenue; incorporated 1860.]

IAS J. ATKINS, *Vice-President.*

EUGENE F. BARNES, *Treasurer.*

TRUSTEES.

3 LOCK,	P. F. O'BRIEN,	JOHN H. IRELAND,
IN R. JAMES,	DANIEL A. ELDREDGE,	ALEX. HUTCHINS,
LES A. PECK,	R. J. OWENS,	CHARLES T. GEYER,
AS J. ATKINS,	LESTER W. BEASLEY,	DAVID BARNETT,
H. GRAHAM,	JOHN W. JAMES,	JAMES N. BROWN,
NE F. BARNES,		JOHN H. ROWLAND.

FINANCIAL.

RESOURCES.

s and mortgages.....			\$1,168,650 00
ck investments, viz.:			
ocks and bonds.	Cost.	Par value.	Estimated market value.
l States	\$114, 23 45	\$100,000 00	\$115,000 00
of Delaware	54,000 00	50,000 00	51,000 00
of Indiana	51,250 00	50,000 00	50,500 00
in other States.....	131,300 00	130,000 00	131,950 00
in this State	260,475 00	25,000 00	26,454 00
les in this State.....	190,627 50	182,000 00	187,360 00
in this State	82,118 30	80,000 00	83,200 00
es in this State.....	29,257 50	27,000 00	27,300 00
district	29,854 45	26,000 00	28,210 00
	<u>\$943,066 20</u>	<u>\$390,000 00</u>	<u>\$970,374 00</u>

970,374 00

REPORT ON SAVINGS BANKS.

Banking house and lot, cost, \$48,741.60; estimated present value,	\$35,000 00
Cash on deposit in banks or trust companies...	152,024 28
Cash on hand.....	83,928 12
All other assets, not included above, viz.: Interest accrued.....	18,049 73
	<hr/>
	\$2,378,026 18
	<hr/> <hr/>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$2,187,782 02	
Interest credited for the six months ending with December 31, 1894	89,202 45	
	<hr/>	\$2,176,984 47
Surplus		201,091 66
		<hr/>
		\$2,378,026 18
		<hr/> <hr/>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$188,844 68
From depositors, not including interest credited	864,437 90
From interest on loans, deposits and investments.....	96,769 83
From rents from banking house.....	552 00
From mortgages ..	73,500 00
From redemption of stocks	8,000 00
From stocks sold, par value, \$50,000; amount received therefor,	50,000 00
	<hr/>
	\$1,282,108 41
	<hr/> <hr/>

PAYMENTS.

To depositors, including interest paid to them.....	\$883,023 89
For loans on bonds and mortgages.....	97,100 00
For stocks and bonds purchased, par value, \$90,000; cost, including premiums, commissions, etc.....	102,829 70
For interest (other than interest payments to depositors).....	6 26
	<hr/>
For current expenses of the bank, viz.: Salaries	\$10,202 00
For expenses of banking house or rent of banking rooms ..	862 46
For other expenses.....	2,126 70
	<hr/>
	18,191 16
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	185,952 40
	<hr/>
	\$1,282,108 41
	<hr/> <hr/>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	8,291
Number of accounts opened or reopened during the year 1894,	1,799
Number of accounts closed during the year 1894.....	1,592
Total number of deposits received during the year 1894	14,870
Total number of payments to depositors during the year 1894..	14,214
Amount deposited during the year 1894, not including interest credited for that period	\$864,437 90
Amount withdrawn during the year 1894	883,023 89

Amount of interest credited and paid for the year 1894, viz.:

July, 1894.....	\$33,091 44	
January, 1895.....	39,222 45	
Credited at other periods.....	85 18	
		<u>\$72,379 03</u>
Average amount of each account, January 1, 1895.....		262 56
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....		5,589 55
Number of such accounts which exceeded \$3,000.....		5
		<u><u> </u></u>

Rate per cent. of dividends or interest to depositors during the year 1894, 8½ and 4 per cent.

39. EAST NEW YORK SAVINGS BANK, BROOKLYN.

[2644 Atlantic avenue; incorporated 1868.]

FREDERICK MIDDENDORF, *President.*

JOHN M. LINZ, *Treasurer.*

TRUSTEES.

FRED MIDDENDORF,
FRANK L. CAMM,
RUDOLPH REIMER,
FRANK C. LANG,
C. F. COLYER,

C. W. COLYER,
GEORGE W. PALMER,
A. A. WEMMELL,
DAVID HOPKINS,
FRED D. HART,

CHARLES H. WADSWORTH,
JOHN W. EARL,
LOUIS A. TRANBERG,
BERNARD CORRIGAN,
JOHN W. NILES.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$433,900 00
Stock investments, viz.:	

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.	
Cities in this State	\$168,597 76	\$137,800 00	\$146,761 00	
Counties in this State	7,198 12	5,500 00	5,830 00	
Towns in this State	73,759 65	67,403 00	71,218 00	
Villages in this State.....	87,953 00	80,000 00	83,460 00	
	<u>\$337,508 53</u>	<u>\$290,703 00</u>	<u>\$307,269 00</u>	
				307,269 00

Banking house and lot, cost, \$25,248.06; estimated present value	25,000 00
Cash on deposit in banks or trust companies	75,673 90
Cash on hand	4,073 18
All other assets, not included above, viz.:	

Interest accrued	\$10,666 60
Furniture and fixtures	1,000 00
	<u>11,666 60</u>
	<u>\$857,582 68</u>

LIABILITIES.

Amount due depositors, viz.: Principal	\$779,073 45
Other liabilities, viz.: Interest accrued on deposits to January 1, 1895	6,500 00
Surplus	72,009 28
	<u>\$857,582 68</u>

REPORT ON SAVINGS BANKS.

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$27,873 34
From depositors, not including interest credited	353,529 62
From interest on loans, deposits and investments	41,609 68
From rents from banking house	808 00
From mortgages ..	31,750 00
From redemption of stocks	16,803 00
	<hr/>
	\$472,373 64
	<hr/> <hr/>

PAYMENTS.

To depositors, including interest paid to them	\$349,260 36
For loans on bonds and mortgages	25,200 00
For stocks and bonds purchased, par value, \$12,600; cost, including premiums, commissions, etc.	13,261 50
For interest (other than interest payments to depositors)	252 00
For current expenses of the bank, viz.: Salaries	\$1,670 00
For expenses of banking house or rent of banking rooms.	381 55
For other expenses	601 15
	<hr/>
	4,652 70
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	79,747 08
	<hr/>
	\$472,373 64
	<hr/> <hr/>

STATISTICAL INFORMATION.

Number of open accounts January 1, 1895	3,387
Number of accounts opened or reopened during the year 1894,	735
Number of accounts closed during the year 1894	660
Total number of deposits received during the year 1894	5,061
Total number of payments to depositors during the year 1894..	4,509
Amount deposited during the year 1894, not including interest credited for that period	\$353,529 62
Amount withdrawn during the year 1894	349,260 36
Amount of interest credited and paid for the year 1894, viz.:	
April, 1894	\$11,944 44
October, 1895	12,146 08
	<hr/>
	24,090 52
Average amount of each account, January 1, 1895	230 00
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record or of a surrogate ..	5,224 72
Number of such accounts which exceeded \$3,000	5
	<hr/> <hr/>

Rate per cent. of dividends or interest to depositors during the year 1894.
8 and 4 per cent.

40. GERMANIA SAVINGS BANK OF KINGS COUNTY, BROOKLYN.

[375-379 Fulton street; Incorporated 1867.]

AUGUSTUS KNOTH, *Vice-President.* FREDERICK KOCH, *Secretary.*

TRUSTEES.

F. A. SCHROEDER,	AUG. KURTH,	C. F. EISENACH,
J. LEHRENKRAUSS,	W. D. VEEDER,	H. LINS,
E. L. GRAFF,	G. A. JAHN,	JOHN W. RASCH,
J. C. RICHARD,	E. MUELDENER,	HY. FRANKE,
AUG. JAHN,	CHARLES A. SCHIEREN,	CHRISTOPHER FRIEDMAN,
P. H. REPPENHAGEN,		JOSEPH C. HACKER.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$1,387,660 00
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
State of Indiana.....	\$25,600 00	\$25,000 00	\$25,600 00
State of Idaho.....	26,875 00	25,000 00	27,810 00
Cities in this State	834,463 63	311,000 00	324,050 00
Counties in this State	25,927 50	25,000 00	26,000 00
Towns in this State	26,976 63	263,510 00	271,041 60
Villages in this State.....	181,530 00	121,000 00	136,380 00
School district	66,402 99	62,350 00	67,107 00
	<u>\$578,414 80</u>	<u>\$832,501 00</u>	<u>\$877,418 60</u>

877,418 60

Amount loaned on stocks, as authorized by chapter 689, Laws of 1892..... 24,000 00
Banking house and lot, cost, \$250,000; estimated present value. 245,000 00
Cash on deposit in banks or trust companies..... 158,694 62
Cash on hand 12,855 18
All other assets, not included above, viz.:

Interest accrued	\$24,362 90
Rent accrued.....	153 18
	<u>24,515 08</u>
	<u><u>\$2,730,143 48</u></u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$2,480,964 33
Interest credited for the six months ending with December 31, 1894	41,563 14
	<u>\$2,522,526 47</u>
Other liabilities, viz.: Contested taxes.....	7,470 89
Surplus	200,146 07
	<u><u>\$2,730,143 48</u></u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$269,184 55
From depositors, not including interest credited.....	941,859 88
From interest on loans, deposits and investments.....	108,241 79

From rents from banking house.....	\$17,651 24
From mortgages.....	112,550 00
From redemption of stocks.....	89,694 00
From stocks sold, par value \$22,000; amount received therefor,	22,500 00
For loans repaid.....	61,000 00
From all other sources, viz.:	

Committee fees returned by mortgagors.....	\$1 00	
Expenses refunded in the matter of Suspension Bridge....	327 86	
Miscellaneous	110 30	
		444 16
		<u>\$1,623,125 63</u>

PAYMENTS.

To depositors, including interest paid to them.....		\$929,432 86
For loans on bonds and mortgages.....		100,800 00
For loans on stocks and other securities.....		64,000 00
For stocks and bonds purchased, par value, \$319,000; cost, including premiums, commissions, etc.		328,152 20
For interest (other than interest payments to depositors).		2,809 51
For current expenses of the bank, viz.: Salaries	\$8,434 00	
For expenses of banking house or rent of banking rooms..	14,716 31	
For other expenses.....	2,297 25	
		25,447 56
Other payments, viz.: Payments on new banking house.....		933 74
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....		171,549 75
		<u>\$1,623,125 63</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	8,018
Number of accounts opened or reopened during the year 1894.	1,347
Number of accounts closed during the year 1894.....	921
Total number of deposits received during the year 1894.	9,933
Total number of payments to depositors during the year 1894..	8,067
Amount deposited during the year 1894, not including interest credited for that period.....	\$941,859 83
Amount withdrawn during the year 1894.....	929,432 86
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$40,306 52
January, 1895.....	41,562 14
	<hr/>
	81,868 66
Average amount of each account, January 1, 1895.	814 61
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	8,677 50
Number of such accounts which exceeded \$3,000.....	23

Rate per cent. of dividends or interest to depositors during the year 1894, 3 and 4 per cent.

41. GERMAN SAVINGS BANK OF BROOKLYN.

[Broadway and Boerum street; incorporated 1866.]

LES NAEHER, *President.*

GEORGE S. BISHOP, *Cashier.*

TRUSTEES.

LES NAEHER,
AM DICK,
ZECHIEL,
E S. BISHOP,
MIN W. WILSON,

JOHN H. SCHUMANN,
HENRY E. ROEHR,
JOHN L. GAUS,
FREDERICK ROEMMELE,

LOUIS B. SCHULER,
HENRY S. HOLLINGSWORTH,
THEOBALD ENGELHARDT,
GEORGE H. FISHER,
PAUL WIEDMAN.

FINANCIAL.

RESOURCES.

s and mortgages.....

\$1,678,775 00

ck investments, viz.:

ocks and bonds.	Cost.	Par value.	Estimated market value.	
l States	\$58,738 75	\$53,000 00	\$57,620 10	
t of Columbia	83,947 32	71,000 00	82,360 00	
of Missouri.....	1,168 30	1,000 00	1,000 00	
of Nebraska.	51,281 25	50,000 00	50,500 00	
of Colorado (warrants) ...	26,472 89	25,212 28	25,212 28	
in this State.....	932,094 30	843,500 00	940,600 00	
es in this State	263,612 45	252,000 00	259,520 00	
	<u>\$1,418,115 26</u>	<u>\$1,335,712 28</u>	<u>\$1,418,842 28</u>	1,418,842 28
ing house and lot, cost, \$97,000; estimated present value..				60,000 00
on deposit in banks or trust companies ..				278,000 00
on hand.....				44,091 50
ther assets, not included above, viz.: Interest accrued				86,622 79
				<u>\$3,516,831 57</u>

LIABILITIES.

int due depositors, viz.: Principal.....	\$3,199,459 59
liabilities, viz.: Interest accrued on deposits from	
ober 1, 1894, to January 1, 1895	24,795 80
us	292,076 18
	<u>\$3,516,831 57</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

on hand and in banks or trust companies, January 1, 1894,	
ore transactions of the day	\$236,008 88
depositors, not including interest credited.....	1,899,123 70
interest on loans, deposits and investments.....	142,427 64
rents from banking house.....	2,062 00
mortgages.....	152,000 00
redemption of stocks.....	183,700 00
all other sources, viz.: Insurance advanced, repaid	14 00
	<u>\$2,115,830 72</u>

PAYMENTS.

positors, including interest paid to them.....	\$1,424,457 58
ans on bonds and mortgages.....	125,900 00
ocks and bonds purchased, par value, \$208,000; cost,	
uding premiums, commissions, etc.....	228,706 25
interest (other than interest payments to depositors).....	1,074 50

94	REPORT ON SAVINGS BANKS.
For current expenses of the bank, viz : Salaries.....	\$11,840 00
For expenses of banking house or rent of banking rooms..	2,562 98
For other expenses.....	2,642 19
	<hr/>
	\$17,445 17
Loss on bonds sold.....	250 00
Other payments, viz.: Taxes advanced on mortgaged property,	405 72
Cash on hand and in banks or trust companies, December 31,	
1894, after transactions of the day.	322,091 50
	<hr/>
	<hr/>
	\$2,115,830 72

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	13,273
Number of accounts opened or reopened during the year 1894..	2,912
Number of accounts closed during the year 1894.....	2,438
Total number of deposits received during the year 1894.....	18,655
Total number of payments to depositors during the year 1894..	17,836
Amount deposited during the year 1894, not including interest credited for that period	\$1,399,123 70
Amount withdrawn during the year 1894.....	1,424,457 58
Amount of interest credited and paid for the year 1894, viz.:	
April, 1894	\$51,994 87
October, 1894.....	5,091 14
	<hr/>
	104,085 51
Average amount of each account, January 1, 1895.....	241 05
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate..	8,023 00
Number of such accounts which exceeded \$3,000	1
	<hr/>
	<hr/>

Rate per cent. of dividends or interest to depositors during the year 1894, 8 and 4 per cent.

42. GREENPOINT SAVINGS BANK, BROOKLYN.

[105 Manhattan avenue. Incorporated 1864.]

TIMOTHY PERRY, *President.* ROBERT J. WHITTEMORE, *Secretary.*

TRUSTEES.

TIMOTHY PERRY,	HARVEY E. TALMAGE,	E. A. WALKER,
ROBERT J. WHITTEMORE,	JOHN D. FELTER,	ADRIAN MESEROLE,
CHRISTIAN H. KOCH,	CLAUS OLANDT,	NICHOLAS DROGE,
	MARVIN BRIGGS.	

FINANCIAL
RESOURCES.

Bonds and mortgages.....				\$1,412,229 94
Stock investments, viz.:				
<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
State of Kansas	\$40,350 00	\$40,000 00	\$43,350 00	
Cities in this State	85,461 27	781,683 80	841,919 00	
Counties in this State.	40,885 00	50,000 00	50,000 00	
Towns in this State.....	93,916 68	91,784 00	91,539 00	
Villages in this State.....	125,425 45	118,000 00	120,530 00	
	<hr/>	<hr/>	<hr/>	
	\$1,173,049 40	\$1,071,462 80	\$1,137,298 00	
	<hr/>	<hr/>	<hr/>	
				1,137,298 00
Banking house and lot, cost, \$54,196.40; estimated present value,				50,000 00
Cash on deposit in banks or trust companies				147,128 84
Cash on hand				19,444 76
All other assets, not included above, viz.: Interest accrued...				80,651 91
				<hr/>
				<hr/>
				\$2,796,742 95
				<hr/>
				<hr/>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$2,425,412 87	
Interest credited for the six months ending with December 31, 1894.....	42,115 14	
		\$2,467,528 01
Surplus.....		329,214 94
		<u>\$2,796,742 95</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$123,256 18
From depositors, not including interest credited	1,097,760 76
From interest on loans, deposits and investments	127,342 60
From rents from banking house.....	1,050 00
From mortgages	87,000 00
From redemption of stocks	11,784 00
	<u>\$1,448,193 54</u>

PAYMENTS.

To depositors, including interest paid to them	\$1,128,012 43
For loans on bonds and mortgages	41,200 00
For stocks and bonds purchased, par value, \$92,785.84; cost, including premiums, commissions, etc.....	95,103 52
For interest (other than interest payments to depositors).....	1,124 82
For current expenses of the bank, viz.: Salaries.....	\$14,679 14
For expenses of banking house or rent of banking rooms..	81 01
For other expenses.....	869 52
	<u>16,179 67</u>
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	166,573 10
	<u>\$1,448,193 54</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	8,797
Number of accounts opened or reopened during the year 1894.....	1,791
Number of accounts closed during the year 1894.....	1,838
Total number of deposits received during the year 1894.....	14,775
Total number of payments to depositors during the year 1894..	13,835
Amount deposited during the year 1894, not including interest credited for that period	\$1,097,760 76
Amount withdrawn during the year 1894.....	1,128,012 43
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$41,644 82
January, 1895.....	42,115 14
	<u>83,729 46</u>
Average amount of each account, January 1, 1895.....	280 49
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	4,210
Number of such accounts which exceeded \$3,000.....	81

Rate per cent. of dividends or interest to depositors during the year 1894, 3 and 4 per cent.

43. KINGS COUNTY SAVINGS INSTITUTION, BROOKLYN.

[Corner Broadway and Bedford avenues ; incorporated 1860.]

JAMES S. BEARNS, President.**JACOB HENTZ, Cashier.****TRUSTEES.****JAMES S. BEARNS,
JAMES RODWELL,
CHRISTOPHER GRAY,
EDWARD MCGARVEY,
J. HENRY DICK,****GEORGE B. MAGRATH,
JOHN LOUGHRAN,
RICHARD F. CARPENTER,
HUBERT G. TAYLOR,
GEORGE P. JACOBS,****THEODORE E. GREEN,
W. S. LIPTVOLT,
WILLIAM D. CHASE,
W. J. G. BEARNS,
JOHN S. McKEON.****FINANCIAL.****RESOURCES.**

Bonds and mortgages..... **\$2,809,620 00**
 Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States.....	\$112,000 00	\$100,000 00	\$112,000 00	
State of Missouri.....	200,000 00	200,000 00	200,000 00	
Cities in this State.....	734,447 10	734,700 00	738,535 14	
Counties in this State.....	778,000 00	778 000 00	801,848 40	
	<u>\$1,814,447 00</u>	<u>\$1,810,700 00</u>	<u>\$1,873,393 54</u>	1,873,393 54

Banking house and lot, cost, \$142,637 ; estimated present value, 85,000 00
 Cash on deposit in banks or trust companies..... 377,130 80
 Cash on hand..... 25,469 73
 All other assets, not included above, viz.: Interest accrued... 87,467 48

\$5,208,086 54**LIABILITIES.****Amount due depositors, viz.:**

Principal **\$4,630,466 77**
 Interest credited for the six months ending with December
 31, 1894 75,853 65

\$4,706,320 42

Surplus 501,266 12

\$5,208,086 54**CASH TRANSACTIONS DURING THE YEAR 1894.****RECEIPTS.**

Cash on hand and in banks or trust companies, January 1, 1894,
 before transactions of the day..... **\$463,003 85**
 From depositors, not including interest credited 1,285,498 18
 From interest on loans, deposits and investments 230,351 50
 From rents from banking house..... 966 68
 From mortgages 307,600 00
 From redemption of stocks 452,500 00
 From all other sources, viz.: For lighting clock tower. 59 00

\$2,740,019 21**PAYMENTS.**

To depositors, including interest paid to them **\$1,471,602 80**
 For loans on bonds and mortgages 127,000 00
 For stocks and bonds purchased, par value, \$699,000; cost,
 including premiums, commissions, etc..... 719,954 25
 For interest (other than interest payments to depositors) 2,768 19

For current expenses of the bank, viz.: Salaries	\$11,200 00	
For expenses of banking house or rent of banking rooms..	8,888 44	
For other expenses.....	1,015 01	
		\$16,098 45.
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day ...		402,600 52
		<u>\$2,740,019 21.</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	11,011
Number of accounts opened or reopened during the year 1894..	1,372
Number of accounts closed during the year 1894	1,709
Total number of deposits received during the year 1894	11,889
Total number of payments to depositors during the year 1894..	12,197
Amount deposited during the year 1894, not including interest credited for that period.....	\$1,285,498 18
Amount withdrawn during the year 1894.....	1,471,602 80
Amount of interest credited and paid for the year 1894, viz.: July, 1894	\$4,380 75
January, 1895.....	75,858 65
	150,234 40
Average amount of each account, January 1, 1895	427 46
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	3,750 00
Number of such accounts which exceeded \$3,000.....	4
Rate per cent. of dividends or interest to depositors during the year 1894, per cent.	

44. SOUTH BROOKLYN SAVINGS INSTITUTION, BROOKLYN.

[160 and 162 Atlantic street; incorporated 1850]

ALEXANDER E. ORR, *President.* CLARENCE S. DUNNING, *Secretary.*

TRUSTEES.

MRS C. ATWATER,	L. S. BURNHAM,	GEORGE MYGATT,
MES S. BAILEY,	HENRY C. HULBURT,	WILLIAM PATE,
SEPH E. BROWN,	R. H. LAIMBEER,	F. H. TROWBRIDGE,
MUEL E. HOWARD,	ALEX. E. ORR,	JAMES P. WALLACE,
EX MUNN,	J. S. T. STRANAHAN,	H. S. ANDERSON,
CHARLES H. PARSONS,	GEORGE P. STOCKWELL,	ISAACH. CARY,
CHARLES A. TOWNSEND,	W. M. AIKMAN,	FRANCIS L. HINE,
MES W. WHITNEY,	CHARLES A. DENNY,	ALBRO J. NEWTON,
	HENRY D. ATWATER.	

FINANCIAL.

RESOURCES.

Bonds and mortgages.....			\$4,030,750 00
Stock investments, viz.:			
Stocks and bonds.	Cost.	Par value.	Estimated market value.
United States	\$3,087,765 00	\$1,989,000 00	\$2,236,120 00
District of Columbia.....	565,822 00	500,000 00	550,000 00
State of Missouri.....	414,880 00	400,000 00	410,000 00
State of Maryland.....	310,850 00	300,000 00	300,000 00
State of Indiana.....	202,485 00	300,000 00	300,000 00
State of Massachusetts.....	521,700 00	500,000 00	500,000 00
Bonds in other States	595,151 00	550,000 00	590,710 00
Bonds in this State	3,383,441 84	3,308,900 00	3,663,410 00
Realties in this State	678,180 00	650,500 00	634,100 00
	<u>\$8,861,174 84</u>	<u>\$8,498,400 00</u>	<u>\$9,184,340 00</u>

9,184,340 00

REPORT ON SAVINGS BANKS.

Banking house and lot, cost, \$19 ⁰ ,000; estimated present value,	\$75,000 00
Cash on deposit in banks or trust companies.....	477,541 36
Cash on hand.....	140,245 04
All other assets, not included above, viz.: Interest accrued	165,892 11
	<hr/>
	\$14,073,768 51
	<hr/> <hr/>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$11,931,820 77	
Interest credited for the six months ending with December 31, 1894	226,891 00	
	<hr/>	\$12,208,211 77
Surplus		1,865,556 74
		<hr/>
		\$14,073,768 51
		<hr/> <hr/>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$986,591 78
From depositors, not including interest credited	3,236,320 93
From interest on loans, deposits and investments.....	539,844 40
From rents from banking house.....	2,557 68
From mortgages.....	834,500 00
From redemption of stocks.....	377,000 00
From loans repaid.....	80,000 00
	<hr/>
	\$5,556,814 79
	<hr/> <hr/>

PAYMENTS.

To depositors, including interest paid to them.....	\$3,319,692 06
For loans on bonds and mortgages	811,000 00
For stocks and bonds purchased, par value, \$1,165,000; cost, including premiums, commissions, etc.....	1,258,066 70
For interest (other than interest payments to depositors).....	2,823 54
For current expenses of the bank, viz.: Salaries.....	\$34,700 00
For expenses of banking house or rent of banking rooms..	8,768 18
For other expenses.....	3,977 91
	<hr/>
	47,446 09
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	617,766 40
	<hr/>
	\$5,556,814 79
	<hr/> <hr/>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	26,938
Number of accounts opened or reopened during the year 1894..	4,264
Number of accounts closed during the year 1894	4,242
Total number of deposits received during the year 1894.....	83,353
Total number of payments to depositors during the year 1894..	85,824
Amount deposited during the year 1894, not including interest credited for that period.....	\$3,236,320 93
Amount withdrawn during the year 1894.....	3,319,692 06
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894	\$220,780 55
January, 1895.....	226,891 00
	<hr/>
	447,171 55

Average amount of each account, January 1, 1895.....	\$453 19
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	8,500 00
Number of such accounts which exceeded \$3,000.....	198

Rate per cent. of dividends or interest to depositors during the year 1894,
 1 per cent.

45. WILLIAMSBURGH SAVINGS BANK, BROOKLYN.

[175 Broadway ; incorporated 1851.]

J. V. MESEROLE, *President.*

OLIVER P. MILLER, *Cashier.*

TRUSTEES.

FRANKLIN WHITING,
 HORACE M. WARREN,
 WILLIAM E. HORWILL,
 CHARLES W. COOPER,
 EZRA B. TUTTLE,

WILLIAM LAMB,
 JEREMIAH V. MESEROLE,
 MITCHELL N. PACKARD,
 ABRAHAM COOKE,
 PETER WYCKOFF,

BRAINARD G. LATIMER,
 ANDREW D. BAIRD,
 CORNELIUS H. TIEBOUT,
 SAMUEL M. MEEKER,
 ISAAC C. D. BEVOISE.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$14,167,828 70
 Stock investments, viz.:

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.	
United States.....	\$1,354,000 00	\$1,354,000 00	\$1,488,100 00	
State of Missouri.....	6,000 00	6,000 00	6,000 00	
State of Indiana.....	1,500,000 00	1,500,000 00	1,500,000 00	
State of Massachusetts.....	10,000 00	10,000 00	10,800 00	
State of New Hampshire.....	210,500 00	210,500 00	241,372 50	
State of New Jersey	9,000 00	9,000 00	9,517 50	
State of Connecticut	1,000,000 00	1,000,000 00	1,000,000 00	
Cities in this State	8,483,100 00	8,483,100 00	10,273,507 50	
Counties in this State.....	1,426,900 00	1,426,900 00	1,507,365 00	
Towns in this State.....	180,500 00	180,500 00	180,500 00	
	<u>\$14,180,000 00</u>	<u>\$14,180,000 00</u>	<u>\$16,198,662 50</u>	
Banking house and lot, cost, \$689,000; estimated present value,				16,198,662 50
Other real estate, cost, \$29,032.24; estimated present value....				250,000 00
Cash on deposit in banks or trust companies.....				29,032 24
Cash on hand.....				2,145,817 05
All other assets, not included above, viz.: Interest accrued....				675,298 84
				866,527 28
				<u>\$33,831,166 61</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$27,670,290 11	
Interest credited for the six months ending with December 31, 1894.....	449,845 89	
	<u>\$28,120,136 00</u>	
Surplus	5,711,030 61	
	<u>\$33,831,166 61</u>	

REPORT ON SAVINGS BANKS.

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$1,862,489 79
From depositors, not including interest credited	7,169,871 44
From interest on loans, deposits and investments	1,482,540 81
From rents from other real estate	671 03
From mortgages	754,307 39
From redemption of stocks	497,000 00
From stocks sold, par value, \$100,000 ; amount received there- for	100,000 00
From all other sources, viz. : Real estate sold	1,514 14
	<hr/>
	\$11,868,394 60
	<hr/> <hr/>

PAYMENTS.

To depositors, including interest paid to them	\$8,668,510 65
For loans on bonds and mortgages	94,169 59
For stocks and bonds purchased, par value, \$200,000 ; cost, in- cluding premiums, commissions, etc.	208,400 00
For interest (other than interest payments to depositors)	1,594 52
For current expenses of the bank, viz : Salaries	\$51,888 44
For expenses of banking house or rent of banking rooms ..	10,184 28
For other expenses	6,489 84
	<hr/>
	68,462 06
For real estate acquired by foreclosure, or in settlement of debts due the bank	4,605 79
For taxes on real estate, except banking house	569 58
For repairs and other incidental expenses on real estate, except banking house	699 11
Other payments, viz. : Short cash.	267 41
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	2,821,115 89
	<hr/>
	\$11,868,394 60
	<hr/> <hr/>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	72,888
Number of accounts opened or reopened during the year 1894,	9,648
Number of accounts closed during the year 1894	10,136
Total number of deposits received during the year 1894	76,547
Total number of payments to depositors during the year 1894,	90,198
Amount deposited during the year 1894, not including interest credited for that period	\$7,169,871 44
Amount withdrawn during the year 1894.	8,668,510 65
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894	\$447,691 35
January, 1895	449,845 89
	<hr/>
	897,537 24
Average amount of each account, January 1, 1895	388 56
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record or of a surrogate	5,000 00
Number of such accounts which exceeded \$3,000	27
	<hr/> <hr/>

Rate per cent. of dividends or interest to depositors during the year 1894,
8½ per cent.

MADISON COUNTY.

46. ONEIDA SAVINGS BANK, ONEIDA.

[105 Main street; incorporated 1866.]

D. G. DORRANCE, *President.*

AMBROSE W. H'LL, *Secretary.*

TRUSTEES.

DANIEL G. DORRANCE,
HENRY S. KLOCK,
ALLEN S. WHITMAN,
THEODORE F. HAND,
CHARLES E. STEVENS,

JAMES D. KILBOURNE,
HAZELIUS LOUCKS,
GEORGE BERRY,
CHRISTOPHER A. WALRATH,

IVERS MUNROE,
C. WILL CHAPPELL,
THEODORE F. HAND, JR.,
ROSWELL B. DOWNING,
EUGENE E. COON.

FINANCIAL.

RESOURCES.

Bonds and mortgages

Stock investments, viz.:

\$377,326 15

<i>Stocks and bonds.</i>	Cost.	Par value	Estimated market value.	
United States.....	\$128,833 41	\$118,500 00	\$116,800 00	
State of Missouri.....	10,122 09	10,000 00	10,000 00	
State of Massachusetts	20,600 00	20,000 00	20,000 00	
Cities in this State.....	94,971 43	86,000 00	87,865 00	
Counties in this State	4,051 23	4,000 00	4,000 00	
Towns in this State	103,514 85	100,000 00	100,500 00	
Villages in this State.....	85,962 50	85,000 00	85,000 00	
School district.....	33,195 76	31,000 00	31,000 00	
	<u>\$481,251 32</u>	<u>\$450,000 00</u>	<u>\$455,165 00</u>	455,165 00
Banking house and lot, cost, \$29,933. 83; estimated present value,				29,000 00
Other real estate, cost, \$3,037.39; estimated present value.....				7,071 28
Cash on deposit in banks or trust companies				25,780 02
Cash on hand				5,409 99
All other assets, not included above, viz.:				
Interest accrued.....			\$ 9,214 07	
Contracts, real estate			21,104 00	
Judgment			1,500 00	
Interest accrued on contracts.....			276 02	
Interest accrued on judgment.....			45 00	
Insurance advanced.....			52 50	
				<u>42,191 59</u>
				<u>\$941,944 03</u>

LIABILITIES.

Amount due depositors, viz.:		
Principal	\$829,243 91	
Interest credited for the six months ending with December 31, 1894.....	18,843 29	
		\$848,095 20
Other liabilities, viz.: Interest received but not due.		3,938 05
Surplus.....		94,910 78
		<u>\$941,944 03</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$58,192 55
From depositors, not including interest credited	344,669 58
From interest on loans, deposits and investments.....	43,821 89
From rents from banking house.....	877 81

From rents from other real estate.....	\$422 78
From mortgages.....	26,471 85
From redemption of stocks.....	11,400 00
From stocks sold, par value, \$18,000; amount received therefor	18,275 00
From all other sources, viz.:	

Real estate sold.....	\$18,477 02	
Exchange.....	10 87	
Insurance advanced.....	269 97	
Contracts.....	1,464 00	
Profit and loss.....	1,116 10	
Judgment.....	100 00	
		16,437 46
		<u>\$520,388 92</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$381,775 83
For loans on bonds and mortgages.....	37,275 00
For stocks and bonds purchased, par value, \$44,000; cost, including premiums, commissions, etc	44,575 00
For interest (other than interest payments to depositors).....	156 30
For current expenses of the bank, viz.: Salaries.....	\$3,210 00
For expenses of banking house or rent of banking rooms..	451 25
For other expenses.....	1,266 28
	4,947 58
For real estate acquired by foreclosure, or in settlement of debts due the bank.	3,842 78
For taxes on real estate, except banking house.....	197 13
For repairs and other incidental expenses on real estate, except banking house.....	183 48
Other payments, viz.:	
Insurance advanced.....	\$300 66
Contracts.....	15,765 00
Profit and loss.....	180 65
	16,246 31
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	31,190 01
	<u>\$520,388 92</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	3,597
Number of accounts opened or reopened during the year 1894.	876
Number of accounts closed during the year 1894	754
Total number of deposits received during the year 1894.....	5,351
Total number of payments to depositors during the year 1894..	5,350
Amount deposited during the year 1894, not including interest credited for that period.....	\$344,669 58
Amount withdrawn during the year 1894.....	381,775 33
Amount of interest credited and paid for the year 1894, viz :	
July, 1894.....	\$13,557 24
January, 1895	13,843 29
Credited at other periods.....	381 76
	27,787 29
Average amount of each account January 1, 1895.....	230 53
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	3,831 63
Number of such accounts which exceeded \$3,000....	4

Rate per cent. of dividends or interest to depositors during the year 1894
3 to 4 per cent

MONROE COUNTY.

47. EAST SIDE SAVINGS BANK, ROCHESTER.

[Corner East, Main and Clinton streets; incorporated 1869]

IRA H. B. MOSELEY, *President.*

P. B. VIELE, *Secretary.*

TRUSTEES.

RECTOR McLEAN,
EDMUND OCUMPAUGH,
RUMAN A. NEWTON,
J. M. McFARLIN,
V. R. PETERS,

ERASTUS DARROW,
JOHN M. DAVY,
JIRAH B. MOSLEY,
EDWIN S. HAYWARD,
STEPHEN REMINGTON,

CASSIUS C. DAVY,
BENJAMIN E. CHASE,
ADOLPH F. SCHLICH,
LUCIUS S. MAY,
W. H. MATHEWS.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$1,651,354 17

Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States	\$93,966 85	\$80,000 00	\$93,600 00
District of Columbia	81,171 25	100,000 00	112,000 00
State of South Dakota	51,047 50	50,000 00	53,000 00
State of Wyoming	18,937 50	5,000 00	18,500 00
Cities in this State	16,175 99	14,600 44	15,756 44
Towns in this State	42,610 00	41,500 00	41,500 00
Villages in this State.....	31,837 50	27,000 00	28,500 00

\$335,246 59	\$322,186 44	\$362,761 44
--------------	--------------	--------------

362,761 44

Amount loaned on stocks, as authorized by chapter 689, Laws of 1892.....

29,400 00

Banking house and lot, cost, \$120,350.81; estimated present value,

120,000 00

Other real estate, cost, \$35,963 05; estimated present value.....

35,702 41

Cash on deposit in banks or trust companies

525,159 75

Cash on hand

12,431 58

All other assets, not included above, viz.:

Interest accrued	\$26,575 09
Rent's accrued, banking house.....	1,272 09
Rents Wheatland farm and Alexander street property.....	365 00

28,212 18

\$2,765,021 48

LIABILITIES.

Amount due depositors, viz.: Principal..... \$2,555,487 46

Other liabilities, viz.: Interest accrued on deposits to January 1, 1895

8,000 00

Surplus

201,534 02

\$2,765,021 48

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....

\$480,412 77

From depositors, not including interest credited

1,182,438 85

From interest on loans, deposits and investments.....

117,047 58

From rents from banking house.....

4,879 98

From rents from other real estate.....	\$1,189 25
From mortgages.....	51,200 00
From redemption of stocks.....	63,074 98
From loans repaid.....	29,500 00
From all other sources, viz.:	
Real estate sold on contract.....	\$260 64
Exchange	81 40
Miscellaneous	88 04
	<hr/>
	380 08
	<hr/>
	\$1,880,118 49
	<hr/> <hr/>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,162,266 62
From loans on bonds and mortgages	20,350 00
From loans on stocks and other securities.....	30,000 00
From stocks and bonds purchased, par value, \$91,381; cost, in- cluding premiums, commissions, etc	105,347 85
For interest (other than interest payments to depositors).....	182 95
For current expenses of the bank, viz.: Salaries	\$9,872 78
For expenses of banking house or rent of banking rooms ..	9,481 86
For other expenses.....	1,933 93
	<hr/>
	20,688 07
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	2,220 71
For taxes on real estate, except banking house..	1,040 73
For repairs and other incidental expenses on real estate, except banking house.	466 81
Other payments, viz.: City taxes.....	13 47
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	537,591 28
	<hr/>
	\$1,880,118 49
	<hr/> <hr/>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	6,593
Number of accounts opened or reopened during the year 1894.	1,741
Number of accounts closed during the year 1894.....	1,817
Total number of deposits received during the year 1894.....	13,638
Total number of payments to depositors during the year 1894..	13,459
Amount deposited during the year 1894, not including interest credited for that period.....	\$1,182,433 85
Amount withdrawn during the year 1894.....	1,162,266 62
Amount of interest credited and paid for the year 1894, viz.:	
June, 1894	\$45,755 77
December, 1894.....	46,542 50
Credited at other periods	1,318 92
	<hr/>
	93,617 19
Average amount of each account, January 1, 1895.....	387 51
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record or of a surrogate	13,790 87
Number of such account which exceeded \$3,000.....	2
	<hr/> <hr/>

Rate per cent. of dividends or interest to depositors during the year 1894, 4 per cent.

48. MECHANICS' SAVINGS BANK OF ROCHESTER.

[18 Exchange street; incorporated 1867.]

AMUEL SLOAN, *President.*

JOHN H. ROCHESTER, *Secretary.*

TRUSTEES.

AMUEL SLOAN,
JOHN J. BAUSCH,
ARTHUR LUETCHFORD,
LIVER ALLEN,

CHARLES E. FITCH,
GEORGE WELDON,
FRANK S. UPTON,
EZRA R. ANDREWS,
ADELBERT P. LITTLE.

FRED A. WHITTLESEY,
JEROME KEYES,
CHARLES M. EVEREST,
WILLIAM R. SEWARD,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$1,206,250 00
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States.....	\$168,788 50	\$151,000 00	\$175,860 00	
State of Georgia.....	11,550 00	11,000 00	1,550 00	
Sties in other States.....	45,281 25	45,000 00	45,000 00	
Sties in this State.....	261,758 19	260,108 19	260, 03 19	
Counties in this State.....	49 00	49 00	49 00	
Towns in this State.....	19,858 50	18,000 00	19,858 50	
Villages in this State.....	42,400 00	40,000 00	40,000 00	
School district.....	6,000 00	6,000 00	6,000 00	
	<u>\$555,625 44</u>	<u>\$581,152 19</u>	<u>\$548,420 69</u>	548,420 69

Banking house and lot, cost, \$53,982.75; estimated present value, 63,982 75
Other real estate, cost, \$2,250.04; estimated present value 2,250 04
Cash on deposit in banks or trust companies..... 140,642 66
Cash on hand 27,224 50
All other assets, not included above, viz.:

Interest accrued.....	\$22,893 92	
Taxes advanced on mortgaged premises.....	672 88	
Rents accrued	810 89	
	<u>23,876 69</u>	
	<u>\$2,012,597 88</u>	

LIABILITIES.

Amount due depositors, viz.:

Principal	\$1,769,746 81	
Interest credited for the six months ending with December 31, 1894.....	32,971 03	
	<u>\$1,802,717 84</u>	
Other liabilities, viz.: Interest accrued on deposits to January 1, 1895	5,495 17	
Surplus	204,884 32	
	<u>\$2,012,597 88</u>	

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$179,719 44
From depositors, not including interest credited	1,067,972 16
From interest on loans, deposits and investments	81,288 79

From rents from banking house.....	\$986 64
From mortgages.....	77,942 00
From redemption of stocks.....	36,027 08
From all other sources, viz.: Taxes advanced on mortgaged premises	1,208 47
	<hr/>
	\$1,445,094 58
	<hr/> <hr/>

PAYMENTS.

To depositors, including interest paid to them ...	\$990,831 68
For loans on bonds and mortgages	54,250 00
For stocks and bonds purchased, par value, \$210,081.42; cost, including premiums, commissions, etc.....	218,114 92
For current expenses of the bank, viz : Salaries.....	\$8,900 00
For expenses of banking house or rent of banking rooms..	1,504 09
For other expenses.....	2,376 91
	<hr/>
	12,780 00
For real estate acquired by foreclosure, or in settlement of debts due the bank ...	385 00
For taxes on real estate, except banking house.....	1 72
Other payments, viz.:	
Taxes advanced on mortgaged premises.....	\$854 18
Short cash.....	9 92
	<hr/>
	864 10
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	167,867 16
	<hr/>
	\$1,445,094 58
	<hr/> <hr/>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	3,404
Number of accounts opened or reopened during the year 1894,	643
Number of accounts closed during the year 1894	476
Total number of deposits received during the year 1894	6,837
Total number of payments to depositors during the year 1894..	8,505
Amount deposited during the year 1894, not including interest credited for that period.....	\$1,067,972 16
Amount withdrawn during the year 1894.....	990,831 68
Amount of interest credited and paid for the year 1894, viz.:	
June, 1894	\$31,840 64
December, 1894	32,971 03
Credited at other periods	126 91
	<hr/>
	65,338 58
Average amount of each account, January 1, 1895.....	529 59
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	5,000 00
Number of such accounts which exceeded \$3,000	11
	<hr/> <hr/>

Rate per cent. of dividends or interest to depositors during the year 1894,
4 per cent.

49. MONROE COUNTY SAVINGS BANK, ROCHESTER.

[33 State street; incorporated 1850.]

AMES E. BOOTH, *President.*

DANIEL HOYT, *Secretary and Treasurer.*

TRUSTEES.

GEORGE ELLWANGER,
J. M. BAKER,
GEORGE G. CLARKSON,
CYRUS F. PAINE,
AMES E. BOOTH,

ALEX M. LINDSAY,
RUFUS K. DRYER,
EUGENE T. CURTIS,
THOMAS J. DEVINE,

MARVIN A. CULVER,
ALEX McVEAN,
ELIAS S. ETENHEIMER,
HENRY A. STRONG,
WILLIAM HAMILTON.

FINANCIAL.

RESOURCES.

Bonds and mortgages \$5,706,864 67
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States.	\$1,017,121 20	\$980,000 00	\$1,111,400 00	
State of Indiana.....	102,875 00	100,000 00	100,000 00	
Cities in other States.....	160,491 06	150,000 00	157,850 00	
Cities in this State.....	978,788 04	858,000 00	1,068,072 00	
Counties in this State.....	50,200 00	50,000 00	50,000 00	
	<u>\$2,804,475 80</u>	<u>\$2,138,000 00</u>	<u>\$2,437,822 00</u>	2,487,322 00

Amount loaned on stocks as authorized by chapter 689, Laws
of 1892..... 5,000 00
Banking house and lot, cost, \$90,000; estimated present value, 110,000 00
Other real estate, cost, \$76,072.25; estimated present value..... 55,000 00
Cash on deposit in banks or trust companies..... 759,895 11
Cash on hand..... 283,447 74
All other assets, not included above, viz.: Interest accrued... 125,584 15

\$9,483,113 67

LIABILITIES.

Amount due depositors, viz.:

Principal	\$7,893,359 27	
Interest credited for the six months ending with December 31, 1894	150,506 90	\$8,043,866 17

Other liabilities, viz.:

Interest accrued on deposits to January 1, 1895.	\$24,800 00	
Expenses incurred but unpaid.....	846 85	25,646 85
Surplus.....		<u>1,413,601 15</u>
		<u>\$9,483,113 67</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$743,443 94
From depositors, not including interest credited.....	3,004,609 72
From interest on loans, deposits and investments.....	411,810 91

From rents from banking house.....	\$311 86
From rents from other real estate	298 37
From mortgages.....	264,123 64
From redemption of stocks	50,000 00
From all other sources, viz.:	

Real estate	\$20,635 78	
Miscellaneous	8,615 53	
		24,251 31
		<u>\$4,498,949 75</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$2,968,983 94
For loans on bonds and mortgages.....	148,280 00
For loans on stocks and other securities	5,000 00
For stocks and bonds purchased, par value, \$300,000 ; cost, including premiums, commissions, etc.....	328,118 71

For current expenses of the bank, viz.: Salaries.....	\$24,149 60	
For expenses of banking house or rent of banking rooms..	5,218 40	
For other expenses.....	4,634 85	
		34,002 85

For real estate acquired by foreclosure, or in settlement of debts due the bank.....	21,458 14
For taxes on real estate, except banking house	988 77
For repairs and other incidental expenses on real estate, except banking house.....	387 48
Other payments, viz.:	

Insurance advanced	\$1,026 25	
Taxes advanced.....	2,316 41	
Short cash.....	44 85	
		3,387 51

Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day....	993,842 85
	<u>\$4,498,949 75</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	16,001
Number of accounts opened or reopened during the year 1894.	3,472
Number of accounts closed during the year 1894.....	2,913
Total number of deposits received during the year 1894	10,662
Total number of payments to depositors during the year 1894.	12,584
Amount deposited during the year 1894, not including interest credited for that period.....	\$3,004,609 72
Amount withdrawn during the year 1894.....	2,968,983 94
Amount of interest credited and paid for the year 1894, viz.:	

June, 1894.....	\$145,692 30	
December, 1894.....	148,701 11	
Credited at other periods	4,948 60	
		299,332 01

Average amount of each account, January 1, 1895.....	502 00
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record or of a surrogate ...	3,000 00

Rate per cent. of dividends or interest to depositors during the year 1894,
4 per cent.

50. ROCHESTER SAVINGS BANK, ROCHESTER.

[47 North Main street; incorporated 1831.]

AMES BRACKETT, *President.*

THOMAS H. HUSBAND, *Secretary.*

TRUSTEES.

JAMES BRACKETT,
EDWARD HARRIS,
ROBERT F. ATKINSON,
CHARLES C. MORSE,
WILMAN H. PERKINS,

WILLIAM S. KIMBALL,
FREDERICK COOK,
SYLVANUS J. MACY,
SETH J. ARNOLD,
RUFUS A. SIBLEY,

GRANGER A. HOLLISTER,
HALBERT S. GREENLEAF,
JAMES S. WATSON,
HIRAM W. SIBLEY,
ALBERT H. HARRIS.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$8,867,742 27
Stock investments, viz.:

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.	
United States.....	\$1,227,700 00	\$1,000,000 00	\$1,138,500 00	
State of Indiana	404,000 00	400,000 00	400,000 00	
Cities in other States.....	49,000 00	50,000 00	50,000 00	
Cities in this State	3,267,810 53	2,869,599 21	3,221,474 21	
Towns in this State.....	41,811 06	41,000 00	41,000 00	
Villages in this State.....	10,500 00	10,000 00	10,000 00	
School district.....	4,000 00	4,000 00	4,000 00	
	<u>\$5,004,352 19</u>	<u>\$4,374,599 21</u>	<u>\$4,865,474 21</u>	4,865,474 21

Amount loaned on stocks as authorized by chapter 689, Laws of 1892..... 2,850 00

Banking house and lot, cost, \$391,296.62; estimated present value..... 350,000 00

Other real estate, cost, \$119,232.27; estimated present value.... 118,670 64

Cash on deposit in banks or trust companies..... 1,468,525 00

Cash on hand..... 180,583 20

All other assets, not included above, viz.:

Interest accrued.....	\$177,340 35	
Sundry expense, account of loans.....	800 60	
Land contracts.....	10,700 00	
	<u>188,900 95</u>	
		<u>\$15,512,746 27</u>

LIABILITIES.

Amount due depositors, viz.: Principal..... \$13,945,181 93
Other liabilities, viz.:

Interest accrued on deposits to January 1, 1893.....	\$42,979 01	
Expenses incurred but unpaid	17,610 71	
	<u>60,589 72</u>	
Surplus		1,507,024 62
		<u>\$15,512,746 27</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$1,399,540 88
From depositors, not including interest credited	4,334,196 05
From interest on loans, deposits and investments.....	640,808 73

From rents from banking house.....	\$5,458 84
From rents from other real estate	3,301 97
From mortgages.....	581,662 80
From redemption of stocks.....	83,524 39
From all other sources, viz.:	

Real estate sold	\$34,868 83	
Profit and loss on real estate.....	1,978 79	
Insurance, fire loss on property.....	6,598 41	
Sundry expenses account, loans repaid.....	831 86	
Mortgage credited not paid	23,057 29	
Land contracts.....	930 00	
		67,284 43
		<u>\$7,065,878 09</u>

PAYMENTS.

To depositors, including interest paid to them.	\$4,249,216 37
For loans on bonds and mortgages.....	566,003 25
For loans on stocks and other securities.....	11,650 00
For stocks and bonds purchased, par value, \$426,861.31; cost, including premiums, commissions, etc.....	474,511 31
For interest (other than interest payments to depositors).....	513 09

For current expenses of the bank, viz.: Salaries	\$29,020 84	
For expenses of banking house or rent of banking rooms..	12,491 76	
For other expenses.....	8,039 60	
		49,552 20

For real estate acquired by foreclosure, or in settlement of debts due the bank.....	64,549 93
For taxes on real estate, except banking house.....	1,208 86
For repairs and other incidental expenses on real estate, except banking house.....	3,148 40
Other payments, viz.:	

Sundry expenses, account of loans that will be repaid.....	\$1,543 66	
Insurance, fire loss on mortgaged property	5,598 44	
		7,142 10

Sundry profit and loss	2,339 79
Mortgages credited not paid.....	36,934 59
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	1,599,108 20

\$7,065,878 09

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	32,335
Number of accounts opened or reopened during the year 1894..	7,287
Number of accounts closed during the year 1894	6,060
Total number of deposits received during the year 1894	50,874
Total number of payments to depositors during the year 1894..	45,191
Amount deposited during the year 1894, not including interest credited for that period	\$4,334,196 05
Amount withdrawn during the year 1894.....	4,249,216 37
Amount of interest credited and paid for the year 1894, viz.:	

June, 1894.....	\$261,218 80	
December, 1894	257,961 70	
Credited at other periods.....	7,660 49	
		526,860 99

Average amount of each account, January 1, 1895	\$431 27
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record or of a surrogate.. .. .	5,000 00
Number of such accounts which exceeded \$3,000.....	312
=====	

Rate per cent. of dividends or interest to depositors during the year 1894,
4 per cent.

MONTGOMERY COUNTY.

51. AMSTERDAM SAVINGS BANK, AMSTERDAM.

[25 Market street ; incorporated 1886]

S. H. FRENCH, *President.*

G. A. THATCHER, *Treasurer.*

TRUSTEES.

LUTHER L. DEAN, RAYMOND CHRISTMAN, SEELY CONOVER, THEO. B. VANDERVEER, THOMAS MANSFIELD, THOMAS MORPHY,	S. H. FRENCH, BERNARD MACFOLD, GEORGE A. THATCHER, DAVID S. DUNLAP, W. BARLOW DUNLAP, S. W ALLEN,	WILLIAM H. STEBBINS, JOHN KAVANAUGH, JAMES T. SUGDEN, CORNELIUS VAN BUREN, GEORGE I. HERKICK, GEORGE SPALT.
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FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$336,604 52
Stocks investments, viz.:				
Stocks and bonds.	Cost.	Par value.	Estimated market value.	
United States.....	\$ 1,287 00	\$10,100 00	\$10,800 00	
State of Wyoming.....	4,005 00	3,000 00	4,005 00	
Cities in this State.....	61,640 00	66,500 00	68,720 00	
Counties in this State.....	21,600 00	21,600 00	21,600 00	
Towns in this State	2,155 00	2,000 00	2,000 00	
Villages in this State.....	25,556 79	15,000 00	25,090 00	
School district.....	72,160 33	72,896 66	72,893 33	
	<u>\$201,204 12</u>	<u>\$200,996 66</u>	<u>\$200,108 33</u>	200,108 33
Cash on deposit in banks or trust companies.....				58,499 84
Cash on hand				2,562 43
All other assets, not included above, viz.: Interest accrued....				13,077 76
				<u>\$610,852 88</u>

LIABILITIES.

Amount due depositors, viz.:		
Principal	\$577,114 65	
Interest credited for the six months ending with December 31, 1894	8,529 46	
	<hr/>	\$585,644 01
Other liabilities, viz.: Interest accrued on deposits to January 1, 1895.....		81 37
Surplus		25,127 50
		<hr/>
		\$610,852 88
		<hr/> <hr/>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$34,350 50
From depositors, not including interest credited	339,596 58
From interest on loans, deposits and investments	24,626 09
From rents from banking house	325 00
From mortgages	25,198 00
From redemption of stocks	11,638 33
From all other sources, viz.: From expense account	5 06
	<hr/>
	\$485,740 18
	<hr/> <hr/>

PAYMENTS.

To depositors, including interest paid to them	\$283,103 28
For loans on bonds and mortgages	48,250 00
For stocks and bonds purchased, par value, \$40,600; cost, including premiums, commissions, etc	40,600 00
For interest (other than interest payments to depositors)	340 53
For current expenses of the bank, viz.: Salaries	\$1,500 00
For expenses of banking house or rent of banking rooms ..	600 00
For other expenses	284 10
	<hr/>
	2,384 10
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	61,062 27
	<hr/>
	\$485,740 18
	<hr/> <hr/>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	4,184
Number of accounts opened or reopened during the year 1894 ..	989
Number of accounts closed during the year 1894	710
Total number of deposits received during the year 1894	7,955
Total number of payments to depositors during the year 1894 ..	5,762
Amount deposited during the year 1894, not including interest credited for that period	\$339,596 58
Amount withdrawn during the year 1894	283,103 28
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894	\$7,877 52
January, 1895	8,529 46
	<hr/>
	16,406 98
Average amount of each account, January 1, 1895	139 97
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record or of a surrogate	3,000 00
Number of such accounts which exceeded \$3,000	4
	<hr/> <hr/>

Rate per cent. of dividends or interest to depositors during the year 1894,
3½ per cent.

NEW YORK COUNTY.

52. AMERICAN SAVINGS BANK, NEW YORK CITY.

[501 Fifth avenue; incorporated 1882.]

DANIEL T. HOAG, *President.*

CLARENCE GOADBY, *Treasurer.*

TRUSTEES.

DANIEL T. HOAG,
WILLIAM IRWIN,
SAMUEL HALL,
HENRY T. WEBB,
DAVID H. ROWLAND,
JOSEPH S. DECKER,
L. BOLTON BANGS,

JAMES F. FARGO,
EDWARD V. LOEW,
WILLIAM L. SKIDMORE,
VINCENT PISEK,
RUSSELL RAYMOND,
WARNER VAN NORDEN,
HERMAN MENDEL,
SIMEON FORD.

CLARENCE GOADBY,
MYER HELLMAN,
MOSES H. MOSES,
GRANVILLE B. SMITH,
JOHN H. TIMMERMAN,
MYER S. ISAACS,
HENRY T. BRONSON,

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$847,850 00
Stock investments, viz.:				
<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
District of Columbia.....	\$22,775 00	\$20,000 00	\$23,000 00	
State of Maine.....	14,975 00	15,000 00	15,000 00	
State of Kentucky.....	11,800 00	10,000 00	10,600 00	
State of Missouri.....	26,059 75	25,000 00	25,710 00	
State of Colorado.....	9,677 04	9,260 33	9,260 33	
Cities in this State.....	122,816 25	118,500 00	127,830 00	
Counties in this State.....	1,330 00	1,000 00	1,050 00	
Towns in this State.....	31,642 35	29,000 00	30,260 00	
Villages in this State.....	34,847 50	33,000 00	33,610 00	
School district.....	39,598 61	35,500 00	36,665 00	
	<u>\$324,521 50</u>	<u>\$296,260 33</u>	<u>\$312,985 33</u>	
				312,985 33
Real estate, cost, \$21,119.44; estimated present value				21,028 44
Cash on deposit in banks or trust companies.....				91,669 23
Cash on hand.....				1,630 88
All other assets, not included above, viz.: Interest accrued...				12,089 38
				<u>\$786,703 26</u>

LIABILITIES.

Amount due depositors, viz.:		
Principal	\$743,893 50	
Interest credited for the six months ending with December 31, 1894.....	11,694 09	
		*\$755,587 59
Other liabilities, viz.: Expenses incurred but unpaid.....		500 00
Surplus.....		30,635 67
		<u>\$786,703 26</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$39,992 05
From depositors, not including interest credited.....	816,836 78
From interest on loans, deposits and investments.....	33,225 17

* By error, \$20.

From rents from other real estate	\$85 50
From mortgages	90,000 00
From redemption of stocks	16,600 00
From stocks sold, par value, \$25,000; amount received therefor,	25,000 00
	<hr/>
	\$521,749 50
	<hr/> <hr/>

PAYMENTS.

To depositors, including interest paid to them	\$304,835 31
For loans on bonds and mortgages	86,200 00
For stocks and bonds purchased, par value, \$58,000; cost, including premiums, commissions, etc	57,850 00
For interest (other than interest payments to depositors)	264 71
For current expenses of the bank, viz.: Salaries	\$4,660 00
For expenses of banking house or rent of banking rooms ..	8,000 00
For other expenses	515 43
	<hr/>
	8,175 43
For real estate acquired by foreclosure, or in settlement of debts due the bank	21,119 44
For repairs and other incidental expenses on real estate, except banking house	4 50
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	93,800 11
	<hr/>
	\$521,749 50
	<hr/> <hr/>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	3,831
Number of accounts opened or reopened during the year 1894,	726
Number of accounts closed during the year 1894	614
Total number of deposits received during the year 1894	4,833
Total number of payments to depositors during the year 1894 ..	4,857
Amount deposited during the year 1894, not including interest credited for that period	\$316,836 78
Amount withdrawn during the year 1894	804,835 31
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894	\$11,225 54
January, 1895	11,694 09
	<hr/>
	22,919 63
Average amount of each account, January 1, 1895	194 17
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	4,215 61
Number of such accounts which exceeded \$3,000	5
	<hr/> <hr/>

Rate per cent of dividends or interest to depositors during the year 1894, 3½ per cent.

THE BANK FOR SAVINGS IN THE CITY OF NEW YORK.

[280 Fourth avenue; incorporated 1819.]

TRIMBLE, President.

W. G. WHITE, Comptroller.

TRUSTEES.

CKER,
BY BROWN,
MILLER,
F. APPLETON,
ROOSEVELT,
HOE,
DODD, Jr.,
IRVING CLARK,
F TOD,

ADRIAN ISELIN,
ROBERT S. HOLT,
WILLIAM J. RIKER,
ALFRED M. HOYT,
THOMAS HILLHOUSE,
WILLIAM L. ANDREWS,
CHARLES A. SHERMAN,
FREDERICK D. TAPPEN,

JOHN E. PARSONS,
ALFRED W. SPEAR,
CHARLES S. BROWN,
MERRITT TRIMBLE,
FREDERICK W. STEVENS,
HENRY W. DEFORREST,
GEORGE S. BOWDOIN,
CHARLES T. BARNEY,
WILLIAM H. TILLINGHAST.

FINANCIAL.

RESOURCES.

d mortgages.....				\$22,825,500 00
Investments, viz.:				
and bonds.	Cost.	Par value.	Estimated market value.	
es.....	\$19,095,781 94	\$16,985,000 00	\$19,307,740 00	
Columbia	1,099,283 80	977,000 00	1,123,550 00	
Massachusetts....	3,146,850 00	3,000,000 00	3,000,000 00	
to	504,956 10	500,000 00	500,000 00	
Connecticut	26,625 00	25,000 00	25,000 00	
s State.....	6,117,000 49	5,507,700 00	6,101,730 25	
	\$29,985,146 23	\$26,994,700 00	\$30,058,020 25	
				30,058,020 25
House and lot, cost, \$751,301.06; estimated present value				400,000 00
Real estate, cost, \$206,742.67; estimated present value ...				155,000 00
Deposit in banks or trust companies.....				1,419,103 42
and				406,458 97
Assets, not included above, viz.: Interest accrued ...				360,293 68
				\$55,124,870 27

LIABILITIES.

Due depositors, viz.:		
1.	\$47,616,891 11	
credited for the six months ending with Decem- ber, 1894	900,665 40	
		\$48,517,556 51
.....		6,606,813 76
		\$55,124,370 27

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

and and in banks or trust companies, January 1, 1894,	
Transactions of the day.....	\$2,027,820 19
Depositors, not including interest credited	8,088,195 23
Interest on loans, deposits and investments	2,109,141 42

From rents from other real estate	\$285 00
From mortgages.....	736,500 00
From redemption of stocks.....	200,000 00
From stocks sold, par value, \$165,000; amount received there- for	171,227 37
From all other sources, viz.: Real estate, loss by fire.....	829 50
	<hr/>
	\$13,283,498 70
	<hr/> <hr/>

PAYMENTS.

To depositors, including interest paid to them	\$8,785,441 75
For loans on bonds and mortgages	2,034,000 00
For stocks and bonds purchased, par value, \$327,000; cost, including premiums, commissions, etc.....	377,483 80
For interest (other than interest payments to depositors)	2,500 00
For current expenses of the bank, viz.: Salaries.....	\$76,193 00
For expenses of banking house or rent of banking rooms..	1,866 86
For other expenses.....	11,400 15
	<hr/>
	89,460 01
For taxes on real estate, except banking house.....	629 08
For repairs and other incidental expenses on real estate, except banking house.....	243 75
Other payments, viz.:	
Paid on account of new banking house	\$217,857 92
Paid loss at counter	236 00
	<hr/>
	218,093 92
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	1,825,557 30
	<hr/>
	\$13,283,498 70
	<hr/> <hr/>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	115,725
Number of accounts opened or reopened during the year 1894,	14,900
Number of accounts closed during the year 1894.....	14,430
Total number of deposits received during the year 1894	88,283
Total number of payments to depositors during the year 1894..	108,411
Amount deposited during the year 1894, not including interest credited for that period.....	\$8,038,195 23
Amount withdrawn during the year 1894.....	8,785,441 75
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$800,127 72
January, 1895.....	900,665 40
	<hr/>
	1,790,793 12
Average amount of each account, January 1, 1895	419 97
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	6,483 06
Number of such accounts which exceeded \$3,000.....	48
	<hr/> <hr/>

Rate per cent of dividends or interest to depositors during the year 1894,
4 per cent.

54. BOWERY SAVINGS BANK, NEW YORK CITY.

[No. 128 and 130 Bowery; incorporated 1894.]

P. TOWNSEND, *President.*

ROBERT LEONARD, *Secretary.*

TRUSTEES.

P. TOWNSEND,
D. HICKS,
J. LYLES, JR.,
JED A. STORRS,
W. FIELD,
AM H. S. WOOD,
I. KETCHAM,
AM H. PARSONS,
AM H. HURLBUT,
AM V. BROKAW,
EL H. SEAMAN,
RD C. SAMPSON,
AM H. BEADLESTON,
J. W. CROMWELL,

JOHN J. SINCLAIR,
WILLIAM DOWD,
GEORGE M. OLCOTT,
CHARLES GRIFFIN,
ALEXANDER T. VAN NEST,
DAVID S. TABER,
WASHINGTON WILSON,
ISAAC S. PLATT,
EUGENE UNDERHILL,
GEORGE E. HICKS,
JOHN W. COCHRANE,
OCTAVIUS D. BALDWIN,
GEORGE H. ROBINSON,
CHARLES R. HENDERSON,
HENRY DANKOW,

GEORGE JEREMIAH,
ROBERT MACLAY,
HENRY C. BERLIN,
CHARLES E. BIGELOW,
H. BLANCHARD DOMINICK,
C. LAWRENCE PERKINS,
ROBERT M. GALLAWAY,
JOHN F. SCOTT,
CORCELLUS H. HACKETT,
THOMAS RUTTER,
JOHN W. AITKEN,
ROBERT B. WOODWARD,
CHARLES T. COOK,
CHARLES SCRIBNER,

FINANCIAL.

ASSETS.

Loans and mortgages..... \$17,708,728 00
Stock investments, viz.:

Stocks and bonds.	Cost.	Par value.	Estimated market value.
U. S. States	\$18,663,656 02	\$16,803,000 00	\$18,611,352 50
of Ohio	80,420 00	80,000 00	80,450 00
of Rhode Island	106,750 00	100,000 00	106,875 00
of Missouri	10,500 00	10,000 00	10,650 00
of Maryland	100,750 00	100,000 00	100,500 00
of Delaware	252,187 50	250,000 00	247,500 00
of Indiana	755,550 00	740,000 00	748,100 00
of New Hampshire.....	84,662 50	80,000 00	83,775 50
of Massachusetts.....	3,187,322 50	2,981,000 00	3,107,506 25
in other States	1,516,908 75	1,400,000 00	1,535,610 00
in this State	12,759,004 72	11,904,000 00	12,569,047 50
Due in this State.....	622,323 60	555,000 00	586,045 00
	<u>\$38,071,038 65</u>	<u>\$34,707,000 00</u>	<u>\$38,086,430 00</u>
			<u>38,086,480 00</u>

Building house and lot, cost, \$370,951.56; estimated present value	200,000 00
Real estate, cost, \$751,549.86; estimated present value...	752,459 89
Amount on deposit in banks or trust companies	2,067,191 81
Amount on hand	898,155 85
Other assets, not included above, viz.: Interest accrued...	523,687 15
	<u>\$60,296,702 20</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$50,901,968 05
Interest credited for the six months ending with December 31, 1894	943 015 89
	<u>\$51,144,983 94</u>
Reserve	9,151,738 26
	<u>\$60,296,702 20</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$5,664,109 43
From depositors, not including interest credited.....	9,887,817 16
From interest on loans, deposits and investments.....	2,282,428 95
From rents from other real estate.....	1,820 95
From mortgages.....	2,451,250 00
From redemption of stocks.....	707,000 00
From loans repaid.....	9,000 00
	<u>\$21,002,926 08</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$9,561,620 00
For loans on bonds and mortgages.. . . .	2,882,800 00
For loans on stocks and other securities.....	9,000 00
For stocks and bonds purchased, par value, \$5,264,500; cost, including premiums, commissions, etc.....	5,610,900 00
For interest (other than interest payments to depositors).....	40,856 01
For current expenses of the bank, viz.: Salaries.....	\$83,145 14
For expenses of banking house or rent of banking rooms..	7,757 39
For other expenses.....	22,629 71
	<u>118,532 24</u>
For taxes on real estate, except banking house.....	1,010 07
For repairs and other incidental expenses on real estate, except banking house.....	818,191 43
Other payments, viz.:	
Teller's cash short.....	\$98 00
Charged to profit and loss and credited to individual depositors.....	61 57
	<u>159 57</u>
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	2,965,847 16
	<u>\$21,002,926 08</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	105,020
Number of accounts opened or reopened during the year 1894.....	16,111
Number of accounts closed during the year 1894.....	14,124
Total number of deposits received during the year 1894.....	101,108
Total number of payments to depositors during the year 1894..	98,108
Amount deposited during the year 1894, not including interest credited for that period	\$9,887,755 20
Amount withdrawn during the year 1894.	9,561,620 00
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$918,354 04
January, 1895.....	943,015 89
	<u>1,861,369 93</u>
Average amount of each account, January 1, 1895.....	486 06
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record or of a surrogate ...	3,596 00
Number of such accounts which exceeded \$3,000.....	8

Rate per cent of dividends or interest to depositions during the year 1894,
4 per cent.

55. BROADWAY SAVINGS INSTITUTION, NEW YORK CITY.

[4 Park place; incorporated 1851.]

FRANCIS A. PALMER, *President.*

H. F. HUTCHINSON, *Secretary.*

TRUSTEES.

FRANCIS A. PALMER,
PETER CUMMING,
WILLIAM H. GEDNEY,
JACOB D. T. HERSEY,
JAMES TALCOTT,
FRANCIS P. FURNALD,
J. A. GEISSENHAINER,
FRANCIS P. FURNALD, Jr.,

EDWARD P. GRIFFIN,
HORACE F. HUTCHINSON,
CALEB B. KNEVALS,
JOHN A. CARTER,
WARREN A. CONOVER,
J. B. KING,
JOEL E. FISHER,

FRED BAKER,
H. M. BRUSH,
THOMAS DIMOND,
OSCAR T. MACKEY,
GEORGE O. CLARK,
ABRAHAM F. HAZEN,
WALTER L. WELLINGTON,
EUGENE BRITTON.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$2,978,980 00
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
Cities in this State	\$1,835,727 34	\$1,687,869 91	\$1,762,409 91	
Towns in this State.....	4,026 60	4,835 00	4,835 00	
Villages in this State.....	111,000 00	111,000 00	111,000 00	
	<u>\$1,950,753 94</u>	<u>\$1,803,704 91</u>	<u>\$1,878,244 91</u>	1,878,244 91

Amount loaned on stocks as authorized by chapter 669, Laws
of 1892 60,400 00
Cash on deposit in banks or trust companies 280,916 05
Cash on hand 29,686 18
All other assets, not included above, viz.: Interest accrued . 66,819 84
\$5,290,046 48

LIABILITIES.

Amount due depositors, viz.:

Principal	\$4,760,804 85	
Interest credited for the six months ending with December 31, 1894	88,757 08	\$4,849,561 93
Surplus		440,484 55
		<u>\$5,290,046 48</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$437,383 22
From depositors, not including interest credited.....	1,187,886 50
From interest on loans, deposits and investments.....	235,641 69
From mortgages.....	306,800 00
From redemption of stocks.....	565,878 09
From stocks sold, par value, \$35,000; amount received therefor,	85,000 00
From loans repaid.....	137,000 00
	<u>\$2,905,589 50</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,196,665 50
For loans on bonds and mortgages.....	854,050 00
For loans on stocks and other securities.....	168,400 00
For stocks and bonds purchased, par value, \$351,252.98; cost, including premiums, commissions, etc.....	856,115 61
For interest (other than interest payments to depositors).....	2,528 18

For current expenses of the bank, viz.: Salaries.....	\$11,800 00	
For expenses of banking house or rent of banking rooms..	4,000 00	
For other expenses.....	1,429 98	
		\$17,229 98
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....		310,602 23
		<u>\$2,905,589 50</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	7,808
Number of accounts opened or reopened during the year 1894.....	996
Number of accounts closed during the year 1894.....	956
Total number of deposits received during the year 1894.....	8,391
Total number of payments to depositors during the year 1894..	9,102
Amount deposited during the year 1894, not including interest credited for that period.....	\$1,187,886 50
Amount withdrawn during the year 1894.....	1,196,665 50
Amount of interest credited and paid for the year 1894, viz.: July, 1894.....	\$83,113 48
January, 1895	88,737 08
	176,870 56
Average amount of each account, January 1, 1895.....	631 49
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	8,900 00
Number of such accounts which exceeded \$3,000.....	29

Rate per cent of dividends or interest to depositors during the year 1894, 4 per cent.

56. CITIZENS' SAVINGS BANK OF THE CITY OF NEW YORK.

[56 and 58 Bowery; incorporated 1860.]

EDWARD A. QUINTARD, *President.* HENRY HASLER, *Secretary.*

TRUSTEES.

DANIEL BUTTERFIELD, WILLIAM E. CLARK, BARAK G. COLES, JOHN L. DUDLEY, MARVELLE W. COOPER, COURTLAND D. MOSS, HENRY HASLER,	JOHN W. PIRSSON, EDWARD A. QUINTARD, CHARLES P. BURDETT, E. BENEDICT OAKLEY, CHARLES H. STEINWAY, DOUGLAS TAYLOR, RICHARD C. MCCORMICK,	GEORGE W. ODELL, FERDINAND TRAUD, THOMAS L. JAMES, LOCKE W. WINCHESTER, WILLIAM OTTMANN, THOMAS H. WOOD, JOHN H. PEET.
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FINANCIAL.

RESOURCES.

Bonds and mortgages			\$4,123,200 00
Stock investments, viz.:			
Stocks and bonds.	Cost.	Par value.	Estimated market value.
United States.....	\$800,000 00	\$800,000 00	\$912,000 00
State of Delaware.....	20,000 00	20,000 00	20,000 00
State of Missouri.....	3,000 00	3,000 00	3,000 00
State of Kansas.....	227,823 85	227,823 85	233,023 85
State of Nebraska.....	32,000 00	32,000 00	31,560 00
State of North Dakota.....	529,673 38	529,673 38	552,381 38
State of South Dakota	425,100 00	425,100 00	442,409 50
State of Washington.....	270,000 00	270,000 00	270,000 00
State of Idaho.....	50,000 00	50,000 00	56,500 00
State of California	100,000 00	100,000 00	110,400 00
State of Colorado	50,000 00	50,000 00	50,000 00
Cities in other States	525,000 00	525,000 00	561,250 00
Cities in this State.....	2,429,000 00	2,429,000 00	2,535,440 00
Counties in this State	982,000 00	982,000 00	968,440 00
	<u>\$6,893,597 23</u>	<u>\$6,833,597 23</u>	<u>\$6,784,004 73</u>
			6,784,004 73

NEW YORK COUNTY.

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Amount loaned on stocks as authorized by chapter 689, Laws of 1892	\$103,600 00
Banking house and lot, cost, \$98,000; estimated present value.	98,000 00
Cash on deposit in banks or trust companies.....	1,074,320 27
Cash on hand.....	209,830 81
All other assets, not included above, viz.: Interest accrued ...	131,776 11
	<u>\$12,473,781 92</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$10,879,466 43
Interest credited for the six months ending with December 31, 1894.....	196,048 65
	<u>\$11,075,515 08</u>
Surplus.....	1,398,216 84
	<u>\$12,473,781 92</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$1,450,115 85
From depositors, not including interest credited	3,903,750 99
From interest on loans, deposits and investments	488,333 41
From rents from banking house.....	6,000 00
From mortgages.....	555,500 00
From redemption of stocks.....	52,564 77
From stocks sold, par value, \$185,000; amount received therefor.....	185,000 00
From loans repaid.....	514,300 00
From all other sources, viz.: Insurance premium advanced, returned	7 00
	<u>\$7,155,572 02</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$3,782,671 68
For loans on bonds and mortgages	358,700 00
For loans on stocks and other securities	588,600 00
For stocks and bonds purchased, par value, \$965,000; cost, including premiums, commissions, etc	1,090,434 54
For current expenses of the bank, viz.: Salaries	\$38,750 00
For expenses of banking house or rent of banking rooms,	3,208 94
For other expenses	9,048 83
	<u>51,007 77</u>
Other payments, viz.: Insurance premium advanced	7 00
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	1,284,151 08
	<u>\$7,155,572 02</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	\$29,778 00
Number of accounts opened or reopened during the year 1894,	8,084 00
Number of accounts closed during the year 1894.....	7,422 00
Total number of deposits received during the year 1894	51,891 00
Total number of payments to depositors during the year 1894..	45,592 00
Amount deposited during the year 1894, not including interest credited for that period.....	\$3,903,750 99
Amount withdrawn during the year 1894.....	3,782,671 68

Amount of interest credited and paid for the year 1894, viz.:

July, 1894	\$189,965 75	
January, 1895.....	196,048 65	
		\$386,014 40
Average amount of each account, January 1, 1895		871 93
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate		4,000 00
Number of such accounts which exceeded \$3,000		1
<hr/>		
Rate per cent of dividends or interest to depositors during the year 1894, 4 per cent.		

57. DOLLAR SAVINGS BANK, NEW YORK CITY.

[2835 Third avenue; incorporated 1890.]

JOHN HAFFEN, <i>President.</i>		W. M. KERN, <i>Secretary.</i>
TRUSTEES.		
JOHN HAFFEN, CHARLES KERVAN, JULES F. VALOIS, BERNARD FRENCH, JAMES S. BRYANT, BRYAN G. HUGHES,	C. P. FABER, JAMES M. LA COSTE, JAMES L. WELLS, W. M. KERN, ANTON RINSCHLER,	THOMAS MACKELLAR, CHARLES VAN RIPER, GEORGE M. MACKELLAR, CHARLES W. BOGART, HENRY NEUBECK, JOHN LANZER.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$112,050 00
Cash on deposit in banks or trust companies.....	83,863 15
Cash on hand.....	8,822 03
	<hr/>
	\$149,735 18
	<hr/>

LIABILITIES.

Amount due depositors, viz.:		
Principal	\$147,032 89	
Interest credited for the six months ending with December 31, 1894.....	2,223 49	
	<hr/>	\$149,245 88
Surplus.		489 30
		<hr/>
		\$149,735 18
		<hr/>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$26,840 00
From depositors, not including interest credited.....	150,258 03
From interest on loans, deposits and investments.....	5,975 51
From all other sources, viz.: Trustees....	200 00
	<hr/>
	\$183,273 53
	<hr/>

PAYMENTS.

To depositors, including interest paid to them.....	\$108,570 23
For loans on bonds and mortgages.....	39,850 00
For current expenses of the bank, viz.: Salaries	\$700 00
For expenses of banking house or rent of banking rooms..	490 00
For other expenses.....	548 13
	<hr/>
	1,668 13
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	87,685 18
	<hr/>
	\$183,273 53
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	\$2,206
Number of accounts opened or reopened during the year 1894..	887
Number of accounts closed during the year 1894	878
Total number of deposits received during the year 1894.....	5,001
Total number of payments to depositors during the year 1894..	8,123
Amount deposited during the year 1894, not including interest credited for that period.....	\$150,258 03
Amount withdrawn during the year 1894.....	108,570 23
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$1,801 03
January, 1895.....	2,223 49
	<hr/>
	4,024 51
Average amount of each account, January 1, 1895.....	67 65
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	8,000 00
	<hr/> <hr/>

Rate per cent of dividends or interest to depositors during the year 1894, 3 and 4 per cent.

58. DRY DOCK SAVINGS INSTITUTION, NEW YORK CITY.

[341 and 343 Bowery; incorporated 1848.]

JOHN TIEBOUT, *President.*

CHARLES MIELLING, *Secretary.*

TRUSTEES.

JOHN TIEBOUT,
S. P. PATTERSON,
DAVID J. TAFF,
ANDREW MILLS,
SIDNEY W. HOPKINS,
ROBERT J. WRIGHT,

HENRY E. CRAMPTON,
ABNER B. MILLS,
CHARLES E. PEEL,
GEORGE B. RHOADS,
FREDERICK ZITTEL,

HENRY C. PERLEY,
JOHN A. TACKABERRY,
CHARLES T. GALLOWAY,
A. T. J. RICE,
W. H. HOLLISTER,
GUY CULGIN.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$9,096,600 00
Stock investments, viz.:	

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States	\$1,322,141 33	\$1,127,000 00	\$1,255,210 00
District of Columbia.....	25,742 12	25,000 00	25,000 00
State of Connecticut.....	64,206 70	60,000 00	60,900 00
State of Indiana	598,481 31	588,000 00	588,000 00
State of Massachusetts	102,268 49	100,000 00	104,500 00
State of Missouri	402,281 17	400,000 00	400,000 00
Cities in other States.....	881,879 84	359,000 00	881,000 00
Cities in this State	5,020,732 33	4,577,830 98	4,918,900 98
Counties in this State.....	880,895 88	854,000 00	857,312 50
Towns in this State	1,000 00	1,000 00	1,000 00
	<hr/>	<hr/>	<hr/>
	\$8,799,829 16	\$8,091,830 98	\$8,591,123 48

8,591,123 48

Banking house and lot, cost, \$568,571.31; estimated present value.....	250,000 00
Cash on deposit in banks or trust companies.....	1,152,781 09
Cash on hand	289,899 21
All other assets, not included above, viz.: Interest accrued....	274,126 80

\$19,654,030 58

LIABILITIES.

Amount due depositors, viz.:

Principal	\$17,501,254 00	
Interest credited for the six months ending with December 31, 1894.....	291,999 78	
		\$17,793,253 87
Surplus		1,860,776 71
		<u>\$19,654,030 58</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$733,058 88
From depositors, not including interest credited	5,272,509 96
From interest on loans, deposits and investments	810,788 20
From mortgages.....	592,700 00
From redemption of stocks.....	308,830 98
From stocks sold, par value, \$898,000; amount received therefor.....	907,916 25
From loans repaid.....	36,000 00
	<u>\$8,661,803 77</u>

PAYMENTS.

To depositors, including interest paid to them	\$5,746,748 96
For loans on bonds and mortgages	500,800 00
For stocks and bonds purchased, par value, \$835,000; cost, including premiums, commissions, etc.	914,936 67
For current expenses of the bank, viz.: Salaries.....	\$41,888 50
For expense of banking house or rent of banking rooms ...	4,454 63
For other expenses.....	10,794 71
	<u>57,137 84</u>
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	1,442,180 30
	<u>\$8,661,803 77</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	49,937
Number of accounts opened or reopened during the year 1894..	13,064
Number of accounts closed during the year 1894	11,788
Total number of deposits received during the year 1894	69,021
Total number of payments to depositors during the year 1894..	66,553
Amount deposited during the year 1894, not including interest credited for that period	\$5,272,509 96
Amount withdrawn during the year 1894.....	5,746,748 96
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$288,912 10
January, 1895.....	291,999 78
	<u>580,911 88</u>

Average amount of each account, January 1, 1895	\$356 31
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	4,132 00
Number of such accounts which exceeded \$3,000	4

Rate per cent of dividends or interest to depositors during the year 1894, 3 and 4 per cent.

59. EAST RIVER SAVINGS INSTITUTION, NEW YORK CITY.

[3 Chambers street; incorporated 1848.]

WILLIAM H SLOCUM, *President.*

CHARLES A. WHITNEY, *Secretary.*

TRUSTEES.

WILLIAM A. SLOCUM,
CHARLES F. GOODHUE,
HAMILTON R. SEARLES,
NATHANIEL M. TERRY,
WILLIAM MONTROSS,
HENRY L. SLOTE,

JOHN H. WAYDELL,
AMASA H. SCOVILLE,
WILLIAM C. SMITH,
JOSHUA H. CORT,
CHARLES FRAZIER,
RICHARD YOUNG,
HENRY T. NICHOLS.

BIRNKERHOFF MEYERS,
ANDREW J. ROBINSON,
J. SINCLAIR ARMSTRONG,
GEORGE ABEEL,
WARREN C. BARBER,
DICK S. RAMSAY,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$6,780,565 00
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States	\$2,647,521 89	\$2,463,000 00	\$2,781,530 00
State of Massachusetts	257,375 00	250,000 00	260,000 00
State of Maine	149,625 00	150,000 00	150,000 00
State of Indiana	307,500 00	300,000 00	300,000 00
State of Missouri.....	176,610 00	174,000 00	174,000 00
Cities in other States.....	606,854 19	586,000 00	605,460 00
Cities in this State	684,562 49	677,549 82	700,067 82
Counties in this State	30,546 00	30,000 00	30,000 00
	<u>\$4,860,594 17</u>	<u>\$1,630,549 82</u>	<u>\$5,001,057 82</u>
			5,001,057 82

Amount loaned on stocks as authorized by chapter 689, Laws of 1892 76,000 00
Banking house and lot, cost, \$45,089.77; estimated present value, 75,000 00
Cash on deposit in banks or trust companies.... 845,154 15
Cash on hand 95,949 70
All other assets, not included above, viz.: Interest accrued.... 117,480 52
\$12,941,207 19

LIABILITIES.

Amount due depositors, viz.:

Principal	\$10,563,606 12
Interest credited for the six months ending with December 31, 1894	197,913 56
	<u>\$10,761,519 68</u>
Surplus	2,179,687 51
	<u>\$12,941,207 19</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$1,139,491 67
From depositors, not including interest credited.	2,974,710 40
From interest on loans, deposits and investments	511,027 41
From rents from banking house.....	2,634 45
From mortgages.....	837,650 00
From redemption of stocks	205,000 00
	<hr/>
	\$5,170,513 93
	<hr/> <hr/>

PAYMENTS.

To depositors, including interest paid to them.....	\$2,951,249 84
For loans on bonds and mortgages	827,800 00
For loans on stocks and other securities.....	1,000 00
For stocks and bonds purchased, par value, \$871,000; cost, in- cluding premiums, commissions, etc.....	915,015 78
For interest (other than interest payments to depositors).....	6,013 41
For current expenses of the bank, viz.: Salaries	\$33,361 94
For expenses of banking house or rent of banking rooms..	1,139 47
For other expenses.....	3,629 64
	<hr/>
	28,831 05
Cash on hand and in banks or trust companies, December 31, 1894 after transactions of the day.....	941,103 85
	<hr/>
	\$5,170,513 93
	<hr/> <hr/>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	16,813
Number of accounts opened or reopened during the year 1894,	2,130
Number of accounts closed during the year 1894.....	2,225
Total number of deposits received during the year 1894	13,500
Total number of payments to depositors during the year 1894..	15,784
Amount deposited during the year 1894, not including interest credited for that period	\$2,974,710 40
Amount withdrawn during the year 1894.....	2,951,249 84
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894	\$193,252 93
January, 1895.....	197,913 56
	<hr/>
	391,166 49
Average amount of each account, January 1, 1895.....	659 00
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record or of a surrogate.....	5,100 00
Number of such accounts which exceeded \$3,000.....	31
	<hr/> <hr/> <hr/>

Rate per cent of dividends or interest to depositors during the year 1894, 4
per cent.

D. EMIGRANT INDUSTRIAL SAVINGS BANK, NEW YORK CITY.

[51 Chambers street; incorporated 1850.]

JAMES McMAHON, President. DAVID LEDWITH, Comptroller.

TRUSTEES.

JAMES McMAHON, CHARLES V. FORNES, EUGENE KELLY,
JAMES OLWELL, JOHN GOOD, JOHN A. McCALL,
RYAN LAWRENCE, ROBERT J. HOGUET, P. H. LEONARD,
JAMES BORKE, JAMES J. JOHNSON, JOHN C. MCCARTHY,
HENRY AMY, JOHN D. KEILEY, JR., L. V. O'DONOHUE,
JAMES R. FLOYD, HERMAN RIDDER, JOHN CRANE,
MILES TIERNEY.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$26,048,658 21
Stock investments, viz.: ●

Stocks and bonds.	Cost.	Par value.	Estimated market value.	
United States.....	\$4,898,734 10	\$4,287,000 00	\$4,921,310 00	
State of Connecticut.....	10,437 50	10,000 00	10,000 00	
State of Delaware	54,450 00	50,000 00	50,000 00	
State of Indiana	508,650 00	500,000 00	500,000 00	
State of Kentucky.....	95,367 50	88,000 00	87,980 00	
State of Maryland	1,364,937 50	1,825,000 00	1,829,425 00	
State of Massachusetts	471,041 80	440,000 00	454,000 00	
State of Missouri	413,880 00	410,000 00	410,000 00	
State of New Hampshire	102,271 15	80,500 00	90,785 00	
Titles in other States	216,062 50	200,000 00	215,687 50	
Titles in this State	16,807,476 05	18,630,500 00	15,466,887 50	
Counties in this state.....	763,116 80	717,000 00	724,782 50	
	<u>\$25,106,423 90</u>	<u>\$21,788,000 00</u>	<u>\$24,260,807 50</u>	24,260,807 50
Banking house and lot, cost, \$841,776.34; estimated present value			500,000 00	
Cash on deposit in banks or trust companies.....			470,861 85	
Cash on hand			1,072,190 79	
All other assets, not included above, viz.: Interest accrued ...			452,225 16	
			<u>\$52,799,748 01</u>	

LIABILITIES.

Amount due depositors, viz.:	
Principal	\$44,680,274 81
Interest credited for the six months ending with December 31, 1894	826,490 04
	<u>\$45,506,764 85</u>
Surplus	7,292,978 16
	<u>\$52,799,748 01</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$1,693,938 75
From depositors, not including interest credited	13,471,063 31
From interest on loans, deposits and investments	2,422,576 13

From rents from banking house.....	\$31,496 90
From rents from other real estate	1,062 00
From mortgages.....	1,262,500 00
From redemption of stocks	160,000 00
From stocks sold, par value, \$151,500; amount received therefor,	153,018 10
From all other sources, viz.: Real estate sold	48,710 44
	<hr/>
	\$19,244,385 63
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PAYMENTS.

To depositors, including interest paid to them	\$12,209,825 41
For loans on bonds and mortgages	1,990,133 21
For stocks and bonds purchased, par value, \$2,918,500; cost, including premiums, commissions, etc	3,375,801 90
For interest (other than interest payments to depositors).....	6,632 63
For current expenses of the bank, viz: Salaries	\$79,838 00
For expenses of banking house or rent of banking rooms..	22,828 94
For other expenses.....	16,827 98
	<hr/>
	119,049 93
For repairs and other incidental expenses on real estate, except banking house.....	290 42
Other payments, viz.: Short cash.....	100 00
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	1,543,052 14
	<hr/>
	\$19,244,385 63
	<hr/> <hr/>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	76,737
Number of accounts opened or reopened during the year 1894..	14,625
Number of accounts closed during the year 1894	12,507
Total number of deposits received during the year 1894	87,374
Total number of payments to depositors during the year 1894..	100,139
Amount deposited during the year 1894, not including interest credited for that period.....	\$13,471,083 31
Amount withdrawn during the year 1894.....	12,209,825 41
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$901,164 95
January, 1895.....	826,490 04
	<hr/>
	1,627,654 99
Average amount of each account, January 1, 1895.....	593 86
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	15,000 00
Number of such accounts which exceeded \$3,000	999
	<hr/> <hr/>

Rate per cent of dividends or interest to depositors during the year 1894
4 per cent.

61. EXCELSIOR SAVINGS BANK, NEW YORK CITY.

[79 West Twenty-third street; incorporated 1869.]

GE C. WALDO, President. JOHN C. GRISWOLD, Secretary.

TRUSTEES.

DICKSON, RD L. MERRIFIELD, AM J. ROOME, C. GULICK, ASHMAN, T C. BROWN, GEORGE C. WALDO, RICHARD A. CUNNINGHAM, DANIEL D. YOWANS, ALONZO E. CONOVER, GEORGE C. CURRIER, HENRY GILSEY, WILLIAM H. WOOLVERTON, JOHN C. GULICK, JAMES H. BRESLIN, ALFRED J. CAMMEYER, MICHAEL COLEMAN.

FINANCIAL.

RESOURCES.

Real estate and mortgages. \$672,600 00
Stock investments, viz.:

Stocks and bonds	Cost.	Par value.	Estimated market value.
of North Dakota	\$16,914 41	\$16,047 00	\$16,897 00
of Texas	4,554 00	4,000 00	4,680 00
of Alabama	20,400 00	20,000 00	20,700 00
in this State	223,208 52	205,207 11	221,728 75
in this State	51,000 00	50,000 00	53,650 00
in this State	226,638 78	264,100 00	228,790 50
in this State	81,465 83	121,997 93	124,599 00
in district	33,210 00	33,000 00	33,625 00
	\$776,391 54	\$714,051 04	\$784,638 25

Amount loaned on stocks as authorized by chapter 689, Laws of 1892. 25,000 00
Real estate, cost, \$4,612.88; estimated present value. 4,612 88
Amount on deposit in banks or trust companies. 25,584 20
Amount on hand. 4,995 99
Other assets, not included above, viz.:

Interest accrued	\$26,080 99
Reserves	4,000 00
	30,080 99
	\$1,547,462 31

LIABILITIES.

Amount due depositors, viz.:

Principal	\$1,483,331 64
Interest credited for the six months ending with December 31, 1894	22,337 07
	\$1,505,668 71
Reserves	41,793 60
	\$1,547,462 31

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Amount on hand and in banks or trust companies, January 1, 1894, \$49,888 48
Receipts from transactions of the day. 1,079,245 98
Deposits from depositors, not including interest credited. 62,907 42
Interest on loans, deposits and investments. 100 00
Rents from real estate. 114,000 00
Mortgages. 41,000 27
Redemption of stocks. 29,818 75
Stocks sold, par value, \$29,000; amount received therefor. 30,000 00
Loans repaid.

From all other sources, viz.:

Searching real estate records, repaid	\$7 00	
Insurance account.....	90 50	
Error in interest to depositors	29	
Premium, United States bonds sold.....	90 08	
		<u>\$188 41</u>
		<u><u>\$1,406,599 29</u></u>

PAYMENTS.

To depositors, including interest paid to them		\$909,299 26
For loans on bonds and mortgages		88,700 00
For loans on stocks and other securities.....		55,000 00
For stocks and bonds purchased, par value, \$277,497.98; cost, including premiums, commissions, etc.....		308,521 13
For interest (other than interest payments to depositors)		2,312 34
For current expenses of the bank, viz.: Salaries	\$9,009 84	
For expenses of banking house or rent of banking rooms..	5,256 86	
For other expenses.....	2,436 99	
		<u>16,703 19</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank		4,612 88
For taxes on real estate, except banking house.....		17 25
For repairs and other incidental expenses on real estate, except banking house.....		9 94
Other payments, viz.:		
Insurance account	\$11 00	
Profit and loss.....	962 09	
		<u>998 09</u>
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day....		80,580 19
		<u><u>\$1,406,599 29</u></u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	6,020
Number of accounts opened or reopened during the year 1894.....	1,943
Number of accounts closed during the year 1894	1,501
Total number of deposits received during the year 1894	13,330
Total number of payments to depositors during the year 1894..	12,250
Amount deposited during the year 1894, not including interest credited for that period....	\$1,079,245 96
Amount withdrawn during the year 1894.....	909,299 26
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894..	\$30,670 71
January, 1895.....	22,837 07
	<u>43,007 78</u>
Average amount of each account, January 1, 1895	250 11
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.	3,000 00
Number of such accounts which exceeded \$3,000..	2

Rate per cent of dividends or interest to depositors during the year 1894, & per cent.

62. FRANKLIN SAVINGS BANK, NEW YORK CITY.

[656 and 658 Eighth avenue; incorporated 1860.]

IBALD TURNER, *President.*

WILLIAM G. CONKLIN, *Secretary.*

TRUSTEES.

JE H. BEYER,
JE CROUCH,
L. CAMPBELL,
AM M. McLAURY,
OME G. HITCHCOCK,
D. ROBINSON,
S. SILLS,

WILLIAM H. VAN KLEECK,
JOSEPH H. CHAPMAN,
GEORGE G. ROCKWOOD,
JOHN J. SMITH,
ARCHIBALD TURNER,
BERNARD KARSCH,

ABRAHAM AYRES
JAMES G. CANNON,
J. EDGAR LEAYCRAFT,
WILLIAM G. CONKLIN,
THOMAS C. ACTON,
WILSON M. POWELL,
JAMES VAN DYKE CARD

FINANCIAL.

RESOURCES.

ls and mortgages.....

\$3,029,000 00

ock investments, viz.:

ocks and bonds.	Cost.	Par value.	Estimated market value.
i States	\$340,018 27	\$303,000 00	\$336,000 00
of Massachusetts.....	106,000 00	100,000 00	104 000 00
of Missouri.....	101,187 50	100,000 00	100,000 00
of Minnesota	3,080 00	3,000 00	3,000 00
in other States.....	164,500 00	160,000 00	163,500 00
in this State	2,058,627 60	1,800,400 00	1,998,479 00
ies in this State.....	541,198 00	490,000 00	536,800 00
	<u>\$3,315,561 87</u>	<u>\$2,946,400 00</u>	<u>\$3,241,779 00</u>
			8,241,779 00

unt loaned on stocks as authorized by chapter 689, Laws 1892	800 00
ing house and lot, cost, \$145,000; estimated present value,	100,000 00
on deposit in banks or trust companies.....	412,176 07
on hand.....	60,664 11
ther assets, not included above, viz.: Interest accrued....	92,726 42
	<u>\$6,936,645 60</u>

LIABILITIES.

unt due depositors, viz.:

ncipal.....	\$6,188,367 90
terest credited for the six months ending with December 31, 1894.....	97,772 97
	<u>\$6,286,140 87</u>
lus	650,504 73
	<u>\$6,936,645 60</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

on hand and in banks or trust companies, January 1, 1894,	
ore transactions of the day.....	\$465,024 62
depositors, not including interest credited	2,604,078 89
interest on loans, deposits and investments	300,748 06

From rents from banking house.....	\$3,297 44
From mortgages.....	259,400 00
From redemption of stocks.....	14,000 00
From stocks sold, par value, \$170,089.84; amount received there- for	172,449 84
From loans repaid.....	128,150 00
	<hr/>
	\$3,942,143 85
	<hr/>

PAYMENTS.

To depositors, including interest paid to them	\$2,575,687 61
For loans on bonds and mortgages	198,000 00
For loans on stocks and other securities.....	87,450 00
For stocks and bonds purchased, par value, \$586,600; cost, including premiums, commissions, etc.....	582,415 77
For interest (other than interest payments to depositors)	2,609 55
For current expenses of the bank, viz.: Salaries.....	\$22,129 64
For expenses of banking house or rent of banking rooms..	1,970 44
For other expenses	3,890 16
	<hr/>
	28,190 24
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	472,840 18
	<hr/>
	\$3,942,143 85
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895 ..	24,371
Number of accounts opened or reopened during the year 1894.	5,293
Number of accounts closed during the year 1894.....	4,009
Total number of deposits received during the year 1894	40,827
Total number of payments to depositors during the year 1894..	87,944
Amount deposited during the year 1894, not including interest credited for that period.....	\$2,604,078 80
Amount withdrawn during the year 1894...	2,575,687 61
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$95,048 58
January, 1895	97,772 97
Credited at other periods.....	2 08
	<hr/>
	192,823 63
Average amount of each account, January 1, 1895	254 96
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	6,000 00
Number of such accounts which exceeded \$3,000.....	21
	<hr/>

Rate per cent of dividends or interest to depositors during the year 1894, 34
per cent.

MAN SAVINGS BANK IN THE CITY OF NEW YORK.

[157 Fourth avenue; incorporated 1859.]

INGER, *President.*

GUSTAV AMTHOR, *Treasurer.*

TRUSTEES.

INGER,
ILL,
DONCK,
INWAY,
OLLER,
GER,
UNN,

ALFRED ROELKER,
KARL MEISSNER,
EWALD FLEITMANN,
GUST HEYE,
C. A. ZOEBSCH,
GEORGE F VICTOR,
GEORGE GUDEWILL,
BERNARD AMEND.

DALLAS B. PRATT,
ERNEST STEIGER,
CASIMIR TAG,
PERCIVAL KNAUTH,
ALFRED DOLGE,
CARL GOEPEL,
HENRY LINDENMEYR,
ROBERT REUTTER.

FINANCIAL.

RESOURCES.

mortgages.....

\$16,869,079 00

estments, viz.:

<i>l bonds.</i>	Cost.	Par value.	Estimated market value.
.....	\$3,184,251 50	\$2,939,000 00	\$3,283,082 50
uri.....	994,814 89	961,000 00	962,705 00
.....	449,884 80	422,900 00	508,145 00
na.....	1,120,196 59	1,100,000 00	1,100,000 00
land.....	1,612,122 83	1,592,000 00	1,594,000 00
.....	275,733 63	275,000 00	275,000 00
achusetts.....	976,751 17	899,844 00	940,914 88
Jersey.....	157,891 67	131,000 00	143,492 50
nesota.....	685,443 84	680,000 00	686,800 00
ado.....	817,511 78	800,000 00	815,000 00
Carolina.....	507,500 00	500,000 00	507,500 00
sssee.....	460,147 50	459,000 00	460,147 50
States.....	2,375,758 56	2,314,901 00	2,384,311 67
tate.....	1,266,967 65	1,219,154 93	1,248,454 93

\$14,844,526 41

\$13,693,299 93

\$14,409,553 88

14,409,553 88

ned on stocks as authorized by chapter 689, Laws

60,000 00

ouse and lot, cost, \$834,488.78; estimated present

575,000 00

osit in banks or trust companies.....

2,163,757 67

id.....

894,281 91

sets, not included above, viz.:

crued.....

\$406,732 72

bank building.....

1,244 23

407,956 94

\$35,379,628 90

LIABILITIES.

depositors, viz.:

.....

\$31,597,695 19

edited for the six months ending with December

575,887 32

\$32,163,582 51

8,216,046 39

\$35,379,628 90

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$2,724,070 23
From depositors, not including interest credited.....	10,227,142 15
From interest on loans, deposits and investments.....	1,404,154 03
From rents from banking house....	27,425 00
From mortgages.....	1,225,272 27
From redemption of stocks.....	555,886 21
From stocks sold, par value, \$252,365; amount received therefor.....	256,942 00
From loans repaid	122,000 00
	<hr/>
	\$16,552,844 16

PAYMENTS.

To depositors, including interest paid to them.....	\$9,307,383 12
For loans on bonds and mortgages	954,751 27
For stocks and bonds purchased, par value, \$2,951,201; cost, including premiums, commissions, etc.....	8,124,800 15
For interest (other than interest payments to depositors).....	16,527 26
For current expenses of the bank, viz.: Salaries.....	\$60,947 03
For expenses of banking house or rent of banking rooms..	7,486 73
For other expenses.....	12,629 80
	<hr/>
	81,263 05
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	8,058,000 05
	<hr/>
	\$16,552,844 16

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	82,002
Number of accounts opened or reopened during the year 1894.....	16,897
Number of accounts closed during the year 1894.....	12,001
Total number of deposits received during the year 1894.....	109,675
Total number of payments to depositors during the year 1894..	95,000
Amount deposited during the year 1894, not including interest credited for that period.....	\$10,227,142 15
Amount withdrawn during the year 1894.....	9,307,383 12
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$552,900 94
January, 1895.....	575,887 22
	<hr/>
	1,128,788 16
Average amount of each account, January 1, 1895	389 00
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	4,079 00
Number of such accounts which exceeded \$3,000	16

Rate per cent of dividends or interest to depositors during the year 1894, 4 per cent.

64. GREENWICH SAVINGS BANK, NEW YORK CITY.

[246 and 248 Sixth avenue; Incorporated 1833.]

IARSEN RHOADES, *President.*

JAMES QUINLAN, *Treasurer.*

TRUSTEES.

DICKERSON,
M REMSEN,
ARSEN RHOADES,
. STEWART,
L LINCOLN,
ES P. DALY,
McLEAN,
D OOTHOUT,
H. GRAY,
ILSON,

J. B. M. GROSVENOR,
WILLIAM MOIR,
GEORGE BLISS,
ARTHUR B. GRAVES,
EDWARD N. TAILER,
JOHN L. RIKER,
GEORGE G. DEWITT,
GEORGE W. SMITH,
FRANCIS H. LEGGETT,
CHARLES A. DAVISON,
WILLIAM R. STEWART.

ALGERNON S. FRISSEL,
WILLIAM T. WARDELL,
CHARLES STEWART SMITH,
DAVID M. MORRISON,
BENJAMIN O. CHISOLM,
WARREN N. GODDARD,
JAMES QUINLAN,
JOHN DOWNEY,
GEORGE G. HAVEN,
A. GIFFORD AGNEW,

FINANCIAL.

RESOURCES.

and mortgages.....

\$11,992,800 00

Real estate investments, viz.:

Stocks and bonds.	Cost.	Par value.	Estimated market value.	
United States.....	\$5,892,503 22	\$5,198,000 00	\$5,816,787 50	
of Columbia.....	231,196 45	190,800 00	198,909 00	
New Hampshire.....	427,958 17	282,000 00	397,351 80	
Massachusetts.....	2,158,964 50	2,029,383 40	2,056,827 29	
Rhode Island.....	326,286 16	295,000 00	295,000 00	
Connecticut.....	290,809 94	272,000 00	272,187 50	
Maine.....	358,552 47	400,000 00	401,000 00	
Ohio.....	255,927 78	250,000 00	250,000 00	
Indiana.....	305,190 40	300,000 00	300,750 00	
Missouri.....	252,963 61	250,000 00	250,000 00	
Pennsylvania.....	65,885 16	60,000 00	60,876 00	
Minnesota.....	127,064 72	125,000 00	125,000 00	
Other States.....	2,297,132 25	2,131,933 06	2,150,116 14	
In this State.....	4,611,795 56	4,108,460 88	4,467,233 47	
Real estate in this State.....	877,963 66	804,000 00	811,557 20	
	<u>\$18,520,589 15</u>	<u>\$16,766,577 28</u>	<u>\$17,853,595 90</u>	17,853,595 90
Real estate house and lot, cost,\$611,686.52; estimated present value,			250,000 00	250,000 00
On deposit in banks or trust companies.....			1,088,855 30	1,088,855 30
On hand.....			502,054 57	502,054 57
Other assets, not included above, viz.: Interest accrued...			325,917 16	325,917 16
			<u>\$32,012,222 93</u>	<u>\$32,012,222 93</u>

LIABILITIES.

Capital due depositors, viz.:	
Principal.....	\$27,900,094 88
Interest credited for the six months ending with December 31, 1894.....	517,218 88
	<u>\$28,417,313 76</u>
Other liabilities, viz.: Expenses incurred but unpaid.....	572 64
Reserves.....	3,594,336 58
	<u>\$32,012,222 93</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

On hand and in banks or trust companies, January 1, 1894,	
Receipts from transactions of the day.....	\$1,818,016 61
Deposits from depositors, not including interest credited.....	7,920,208 92
Interest on loans, deposits and investments.....	1,290,077 96
Proceeds from mortgages.....	857,300 00

From redemption of stocks.....	\$590,082 75
From stocks sold, par value, \$278,872.55; amount received therefor.....	275,042 94
From all other sources, viz.:	
Exchange (redemption Massachusetts sterling bonds).....	\$29 75
From a mortgagor for payment of taxes.....	377 50
Insurance premiums repaid.....	15 43
Rebate of taxes.....	29 43
Tellers overcash, found in banking rooms.....	58 00
	<hr/> 510 10
	<hr/> \$12,751,189 28
	<hr/> <hr/>

PAYMENTS.

To depositors, including interest paid to them	\$5,884,449 86
For loans on bonds and mortgages	887,000 00
For stocks and bonds purchased, par value, \$3,959,090.88; cost, including premiums, commissions, etc.	4,280,456 09
For interest (other than interest payments to depositors)	25,125 96
For current expenses of the bank, viz.: Salaries.....	\$52,175 99
For expenses of banking house or rent of banking rooms..	16,442 31
For other expenses.....	14,106 97
	<hr/> 82,765 27
Other payments, viz.:	
Payment of interest to owners of United States bonds (sold by bank)	\$100 00
Taxes on account of mortgagor	375 05
Returned to mortgagor excess of amount sent to us.....	2 45
Insurance premium advanced on account of mortgagors..	15 43
Interest over payments returned to mortgagors.....	8 30
Tellers "shorts" during five years refunded to them.....	231 00
Commission for sale of bonds	210 00
Expressage on bonds.....	40 00
	<hr/> 952 23
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	1,590,409 87
	<hr/> \$12,751,189 28
	<hr/> <hr/>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	58,834
Number of accounts opened or reopened during the year 1894,	13,535
Number of accounts closed during the year 1894	9,043
Total number of deposits received during the year 1894....	71,007
Total number of payments to depositors during the year 1894..	62,404
Amount deposited during the year 1894, not including interest credited for that period.....	\$7,920,206 92
Amount withdrawn during the year 1894.	5,884,449 86
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$486,901 19
January, 1895.....	57,318 88
	<hr/> 1,004,120 07
Average amount of each account, January 1, 1895....	483 00
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	4,557 50
Number of such accounts which exceeded \$3,000.....	547
	<hr/> <hr/>

Rate per cent of dividends or interest to depositors during the year 1894,
4 per cent.

65. HARLEM SAVINGS BANK, NEW YORK CITY.

[Nos. 2279 and 2281 Third avenue; incorporated 1863.]

HARLES B. TOOKER, *President.*

L. HOMER HART, *Secretary.*

TRUSTEES.

HAS. B. TOOKER,
ILAS A. BRUSH,
RICHARD WEBBER,
BRAEL C. JONES,
GEORGE EBERT,

MICHAEL DUFF,
GRANVILLE F. DAILEY,
JOSEPH SPEARS,
THOMAS CRAWFORD,

WM. E. TROTTER,
AUGUSTUS GAREISS,
D. M. WILLIAMS,
WM. B. REED,
WM. H. CALDWELL.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$3,111,162 63
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States	\$203,786 25	\$173,100 00	\$198,792 00	
State of Texas	83,100 00	26,000 00	32,760 00	
Cities in this State	1,278,162 87	1,037,000 00	1,298,090 00	
Counties in this State	233,370 00	228,000 00	231,800 00	
Towns in this State	223,546 27	216,834 27	225,199 27	
Villages in this State	370,583 88	349,300 00	364,710 00	
School district.....	69,242 50	68,000 00	70,340 00	
	<u>\$2,411,691 27</u>	<u>\$2,098,234 27</u>	<u>\$2,411,691 27</u>	2,411,691 27

Banking house and lot, cost, \$128,289.81; estimated present value	110,800 00
Other real estate, cost, \$1,660; estimated present value	4,660 00
Cash on deposit in banks or trust companies.....	527,863 44
Cash on hand	82,892 97
All other assets, not included above, viz.: Interest accrued...	60,772 80
	<u><u>\$6,809,842 61</u></u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$5,774,797 36	
Interest credited for the six months ending with December 31, 1894	97,406 52	
	<u>—————</u>	\$5,872,203 88.
Surplus		437,638 73
		<u><u>\$6,309,842 61</u></u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$296,854 47
From depositors, not including interest credited	2,981,802 86
From interest on loans, deposits and investments.....	268,779 78
From rents from banking house.....	3,058 98
From mortgages.....	374,358 95
From stocks sold, par value, \$27,500; amount received therefor,	55,754 25
	<u><u>\$3,980,609 2A</u></u>

PAYMENTS.

To depositors, including interest paid to them	\$2,915,156 58
For loans on bonds and mortgages	239,549 94
For stocks and bonds purchased, par value, \$123,000; cost, including premiums, commissions, etc	144,986 25
For current expenses of the bank, viz.: Salaries.....	\$21,629 21
For expenses of banking house or rent of banking rooms..	1,711 45
For other expenses.....	4,669 99
	<hr/>
	28,010 65
For real estate acquired by foreclosure, or in settlement of debts due the bank	3,500 00
For repairs and other incidental expenses on real estate, except banking house.....	1,160 00
Other payments, viz.:	
Lot for banking house.....	\$5,800 00
Loss and gain for reduction of stocks.....	23,254 25
Loss and gain for other real estate.....	3,435 16
	<hr/>
	87,489 41
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	610,756 41
	<hr/>
	\$3,980,609 24
	<hr/> <hr/>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	23,760
Number of accounts opened or reopened during the year 1894,	6,254
Number of accounts closed during the year 1894.....	5,903
Total number of deposits received during the year 1894.....	42,579
Total number of payments to depositors during the year 1894,	40,139
Amount deposited during the year 1894, not including interest credited for that period	\$2,981,802 86
Amount withdrawn during the year 1894.....	2,915,156 58
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$95,484 06
January, 1895.....	97,406 52
	<hr/>
	192,890 58
Average amount of each account, January 1, 1895.....	247 14
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	9,254 30
Number of such accounts which exceeded \$3,000	70
	<hr/> <hr/>

Rate per cent of dividends or interest to depositors during [the year 1894, 8 and 4 per cent.

INSTITUTION FOR THE SAVINGS OF MERCHANTS' CLERKS,
NEW YORK CITY.

[20 Union square; incorporated 1848]

WARNER, *President.*

CHARLES C. BRINCKERHOFF, *Secretary.*

TRUSTEES.

CONSTABLE,
J. ROBBINS,
F. MILLER,
C. ARMSTRONG,
J. WILLIAMS,

EGERTON L. WINTHROP,
EDWARD M. TOWNSEND,
HEWLET SCUDDER,
ALBERT M. PATTERSON,
WM. J. QUINLAN, JR.,

ANDREW WARNER,
N. DENTON SMITH,
W. EMLIN ROOSEVELT,
CHARLES G. THOMPSON,
FREDERICK BRONSON.

FINANCIAL.

RESOURCES.

Real estate mortgages.....				\$3,906,700 00
Investments, viz.:				
Bonds and bonds.	Cost.	Par value.	Estimated market value.	
United States.....	\$858,598 00	\$800,000 00	\$915,000 00	
State of Maine.....	115,255 00	105,000 00	105,262 50	
Massachusetts.....	545,870 00	528,000 00	533,138 75	
Connecticut.....	118,880 00	110,000 00	110,825 00	
Maryland.....	206,850 00	200,000 00	203,875 00	
Mississippi.....	146,874 60	507,200 00	530,587 50	
In this State.....	555,819 45	476,000 00	489,090 00	
	<u>\$2,942,147 05</u>	<u>\$2,726,200 00</u>	<u>\$2,887,778 75</u>	2,887,778 75
House and lot, cost, \$90,000; estimated present value..				90,000 00
Deposit in banks or trust companies				338,488 41
On hand				48,151 98
Assets, not included above, viz.:				
Interest accrued.....			\$62,893 06	
From bank building accrued.....			716 67	
			<u>63,109 73</u>	
			<u>\$7,384,178 87</u>	

LIABILITIES.

Due to depositors, viz.:		
Capital	\$6,385,265 94	
Interest credited for the six months ending with December 31	118,221 06	
	<u>\$6,503,487 00</u>	
		830,691 87
		<u>\$7,334,178 87</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

On hand and in banks or trust companies, January 1, 1894,	
Transactions of the day.....	\$252,279 84
Depositors, not including interest credited	1,944,558 21
Interest on loans, deposits and investments	271,571 87
Dividends from banking house.	5,581 26
Mortgages	420,500 00
Redemption of stocks.....	22,000 00
	<u>\$2,920,436 18</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,674,161 14
On bonds and mortgages.....	501,000 00
On stocks and bonds purchased, par value, \$800,000; cost, including premiums, commissions, etc	328,888 00
Interest (other than interest payments to depositors).....	585 54

For current expenses of the bank, viz.: Salaries.....	\$33,066 32	
For expenses of banking house or rent of banking rooms..	4,948 18	
For other expenses.....	3,183 99	
		\$31,197 44
Other payments, viz.: Profit and loss		8 67
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....		386,590 39
		<u>\$2,920,486 18</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	12,944
Number of accounts opened or reopened during the year 1894,	1,596
Number of accounts closed during the year 1894.....	1,454
Total number of deposits received during the year 1894.....	13,043
Total number of payments to depositors during the year 1894,	12,588
Amount deposited during the year 1894, not including interest credited for that period.....	\$1,948,551 53
Amount withdrawn during the year 1894.....	1,674,161 14
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$118,423 27
January, 1895.....	118,241 06
	<u>231,644 33</u>
Average amount of each account, January 1, 1895 ...	502 43
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	4,826 76
Number of such accounts which exceeded \$3,000 ..	<u>88</u>

Rate per cent of dividends or interest to depositors during the year 1894, 4 per cent.

67. IRVING SAVINGS INSTITUTION, NEW YORK CITY.

[96 Warren street; incorporated 1851.]

WM. H. B. TOTTEN, *President*, G. BYRON LATIMER, *Secretary*.

TRUSTEES.

D. M. DEMAREST,	H. DEMAREST,	W. H. DUCKWORTH,
JOSEPH ROGERS,	M. GERDES,	A. G. BOGERT,
J. A. HARDENBERGH,	D. B. HALSTEAD,	J. W. CASTREE,
E. C. KORNER,	T. STILLMAN,	F. GREEN,
W. E. COREY,	J. K. LASHER,	J. E. CARPENTER,
C. J. BLAUVELT,	L. J. SEAMAN,	G. W. MILLAR,
F. MEYER,	C. W. MILLER,	C. H. FANCHER,
G. A. ELLIS,	G. OAKLEY,	J. W. NIX,
J. H. DYE,	HENRY KROGER,	G. B. LATIMER,
W. H. B. TOTTEN,		O. D. BOSCHEN.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....			\$3,279,400 00
Stock investments, viz.:			
Stocks and bonds.	Cost.	Par value.	Estimated market value.
United States	\$1,330,173 61	\$1,220,000 00	\$1,377,700 00
Cities in this State	1,207,219 05	1,000,000 00	1,118,950 00
Counties in this State	188,153 05	119,000 00	124,950 00
	<u>\$2,675,545 71</u>	<u>\$2,339,000 00</u>	<u>\$2,616,600 00</u>
			2,616,600 00

NEW YORK COUNTY.

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use and lot, cost, \$24,000; estimated present value.	\$24,000 00
osit in banks or trust companies	404,836 22
d	24,810 21
ets, not included above, viz.: Interest accrued....	82,962 81
	<u>\$6,432,109 24</u>

LIABILITIES.

d depositors, viz.: Principal.....	\$5,680,824 44
.....	751,284 80
	<u>\$6,432,109 24</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

d and in banks or trust companies, January 1, 1894,	
nsactions of the day.....	\$425,698 66
tors, not including interest credited	1,444,871 26
st on loans, deposits and investments	282,092 16
rom banking house.....	450 00
ages.....	320,500 00
ption of stocks.....	86,000 00
repaid	8,900 00
	<u>\$2,568,012 08</u>

PAYMENTS.

s, including interest paid to them	\$1,710,107 66
bonds and mortgages	162,500 00
stocks and other securities.....	900 00
and bonds purchased, par value, \$220,000; cost,	
premiums, commissions, etc	232,959 04
t expenses of the bank, viz.: Salaries.....	\$19,968 64
es of banking house or rent of banking rooms..	8,165 79
xpenses.....	4,264 52
	<u>27,398 95</u>
d and in banks or trust companies, December 31,	
transactions of the day.....	429,146 48
	<u>\$2,568,012 08</u>

STATISTICAL INFORMATION.

open accounts, January 1, 1895.....	13,014
accounts opened or reopened during the year 1894 .	1,647
accounts closed during the year 1894	1,668
er of deposits received during the year 1894.....	10,806
er of payments to depositors during the year 1894..	11,547
osited during the year 1894, not including interest	
or that period	\$1,444,871 26
hdrawn during the year 1894	1,710,107 66
nterest credited and paid for the year 1894, viz.:	
.....	\$100,813 73
1895	100,819 87
	<u>201,133 60</u>
ount of each account, January 1, 1895.....	486 51
unt due any one depositor, January 1, 1895, exclusive	
and of any deposits made by order of a court of	
of a surrogate	5,234 33
uch accounts which exceeded \$3,000.....	188

ment of dividends or interest to depositors during the year 1894\

ment.

68. MANHATTAN SAVINGS INSTITUTION, NEW YORK CITY.

[644 Broadway; incorporated 1850.]

JOSEPH BIRD, *President.*FRANK G. STILES, *Secretary.***TRUSTEES.**

GEORGE BLAGDEN,
D. C. HAYS,
J. D. JONES,
EDWARD KING,
S. R. LESHER,
G. H. McLEAN,

W. H. OAKLEY,
R. G. REMSEN,
PHILIP SCHUYLER,
H. B. STOKES,
H. M. TABER,

W. J. VALENTINE,
J. H. WATSON,
E. A. WALTON,
JOSEPH BIRD,
BENJAMIN PERKINS,
EDWARD H. SCHELL

FINANCIAL.**RESOURCES.**

Bonds and mortgages \$3,810,000 00
Stock investments, viz.:

<i>Stocks and bonds</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States.....	\$2,576,905 89	\$2,250,000 00	\$2,552,500 00	
Cities in other States.....	102,600 94	100,000 00	100,000 00	
Cities in this State.....	562,160 62	550,000 00	557,000 00	
Towns in this State.....	156,210 62	155,000 00	155,000 00	
Villages in this State.....	26,000 00	25,000 00	25,000 00	
	<u>\$3,422,938 09</u>	<u>\$3,080,000 00</u>	<u>\$3,889,500 00</u>	3,889,500 00

Amount loaned on stocks as authorized by chapter 689, Laws of 1892..... 85,000 00
Banking house and lot, cost, \$571,412.18; estimated present value..... 700,000 00
Other real estate, cost, \$90,285.60; estimated present value..... 116,500 00
Cash on deposit in banks or trust companies..... 1,147,618 44
Cash on hand..... 68,284 75
All other assets, not included above, viz.: Interest accrued 55,950 61

\$9,872,859 00

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$8,145,049 26	
Interest credited for the six months ending with December 31, 1894.....	181,809 26	
		\$8,276,448 00
Surplus		1,096,411 18
		<u><u>\$9,872,859 00</u></u>

CASH TRANSACTIONS DURING THE YEAR 1894.**RECEIPTS.**

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day..... \$1,136,688 26
From depositors, not including interest credited..... 2,744,558 43
From interest on loans, deposits and investments 883,065 00
From rents from banking house..... 80,063 83
From rents from other real estate 812 20
From mortgages..... 408,929 70
From redemption of stocks 150,000 00
From loans repaid 115,000 00
From all other sources, viz.: Real estate sold..... 1,400 00

\$4,910,487 40

PAYMENTS.

To depositors, including interest paid to them	\$2,898,978 28
For loans on bonds and mortgages	192,850 00
For loans on stocks and other securities	85,000 00
For stocks and bonds purchased, par value, \$480,000; cost, including premiums, commissions, etc.....	525,989 81
For current expenses of the bank, viz.: Salaries.....	\$25,050 00
For expenses of banking house or rent of banking rooms.	11,643 12
For other expenses	11,080 89
	<hr/>
	47,774 01
For real estate acquired by foreclosure, or in settlement of debts due the bank	8,168 44
For taxes on real estate, except banking house.....	2,158 98
Other payments, viz.:	
On account of new building.....	\$700 00
Cash short	14 25
Expense of litigation	2,000 58
	<hr/>
	2,784 78
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	1,215,908 19
	<hr/>
	<u>\$4,919,497 49</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	18,069
Number of accounts opened or reopened during the year 1894 .	2,956
Number of accounts closed during the year 1894.....	2,970
Total number of deposits received during the year 1894.....	21,088
Total number of payments to depositors during the year 1894.	26,650
Amount deposited during the year 1894, not including interest credited for that period.....	\$2,744,558 42
Amount withdrawn during the year 1894.	2,898,978 28
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$180,325 14
January, 1895.....	181,899 86
	<hr/>
	261,624 50
Average amount of each account, January 1, 1895	458 04
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	20,899 27
Number of such accounts which exceeded \$3,000.....	14
	<hr/> <hr/> <hr/>

Rate per cent of dividends or interest to depositors during the year 1894, 8½ per cent.

69. METROPOLITAN SAVINGS BANK, NEW YORK CITY.

[1 Third avenue; Incorporated 1852.]

WILLIAM BURRELL, *President*.JONATHAN B. CURRY, *Secretary*.

TRUSTEES.

S. WARREN SNEDEN,
WM. BURRILL,
AUG. S. HUTCHINS,
ANDREW L. TAYLOR,
JOHN S. SPENCER,WM. SHEERER,
CHARLES H. ADAMS,
JONATHAN B. CURRY,
L. F. HEPBURN,
WILLIAM H. RIBLET,WM. P. RAYNOR,
WALDO HUTCHINS,
JAMES TURNER,
CHARLES T. RYAN,
LAWRENCE M. VAN WART.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$2,451,760 00
 Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
District of Columbia.....	\$154,257 50	\$180,000 00	\$143,000 00	
State of Massachusetts.....	602,835 87	570,000 00	562,000 00	
State of Maine.....	50,142 12	50,000 00	50,000 00	
State of Maryland.....	10,000 00	10,000 00	10,000 00	
State of Missouri.....	3,725 90	3,000 00	3,000 00	
State of New Hampshire.....	3,870 40	3,000 00	3,000 00	
Cities in this State.....	839,058 95	780,500 00	802,835 24	
Counties in this State.....	293,576 54	265,000 00	278,500 00	
	<u>\$1,957,467 28</u>	<u>\$1,811,500 00</u>	<u>\$1,866,890 00</u>	1,866,890 00
Banking house and lot, cost, \$243,364.71; estimated present value.....				150,000 00
Other real estate, cost, \$4,615.72; estimated present value . . .				4,000 00
Cash on deposit in banks or trust companies.....				802,835 24
Cash on hand.....				58,640 96
All other assets, not included above, viz.:				
Interest accrued.....			\$37,075 91	
Rents accrued.....			562 30	
			<u>37,638 21</u>	
				<u>\$4,866,264 41</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$4,367,912 05	
Interest credited for the six months ending with December 31, 1894.....	78,986 17	
	<u>\$4,366,848 22</u>	
Surplus		529,416 19
		<u>\$4,866,264 41</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$372,845 05
From depositors, not including interest credited.....	1,259,662 08
From interest on loans, deposits and investments.....	188,792 23
From rents from banking house.. ..	3,425 28

NEW YORK COUNTY.

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From mortgages.....	\$105,600 00
From redemption of stocks.....	129,500 00
From stocks sold, par value, \$30,000; amount received therefor,	82,452 60
From loans repaid.....	46,500 00
From all other sources, viz.: Proceeds of suit against Manhattan Elevated railroad.....	14,131 77
	<hr/>
	\$2,152,408 99
	<hr/>

PAYMENTS.

To depositors, including interest paid to them.....	\$1,159,872 72
For loans on bonds and mortgages.....	826,300 00
For loans on stocks and other securities	83,000 00
For stocks and bonds purchased, par value, \$237,000; cost, including premiums, commissions, etc.....	250,678 28
For current expenses of the bank, viz.: Salaries.....	\$20,198 60
For expenses of banking house or rent of banking rooms.....	2,169 47
For other expenses.....	8,993 79
	<hr/>
	26,361 66
For taxes on real estate, except banking house.....	} 220 18
For repairs and other incidental expenses on real estate, except banking house.....	
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	855,976 20
	<hr/>
	\$2,152,408 99
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	9,229
Number of accounts opened or reopened during the year 1894,	1,234
Number of accounts closed during the year 1894	1,218
Total number of deposits received during the year 1894.....	8,166
Total number of payments to depositors during the year 1894..	8,528
Amount deposited during the year 1894, not including interest credited for that period.....	\$1,259,662 02
Amount withdrawn during the year 1894... ..	1,159,872 72
Amount of interest credited and paid for the year 1894, viz:	
July, 1894	\$76,484 88
January, 1895.....	78,936 17
	<hr/>
	155,421 05
Average amount of each account, January 1, 1895.....	461 86
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	9,443 18
Number of such accounts which exceeded \$3,000.....	1
	<hr/>

Rate per cent of dividends or interest to depositors during the year 1894,
4 per cent. 1

70. NEW YORK SAVINGS BANK, NEW YORK CITY.

[81 Eighth avenue; incorporated 1854.]

FREDERICK HUGHSON, *President.*

RUFUS H. WOOD, *Treasurer.*

TRUSTEES.

RUFUS H. WOOD,
JOHN WEBBER,
ARCHIBALD M. PENTZ,
PETER A. WELCH,

FREDERICK HUGHSON,
WILLIAM FELSINGER,
EWEN MCINTYRE,
ISAAC HENDRIX,

JOHN WEBBER, Jr.,
EDWARD M. VOORHEES,
WILLIAM H. JACKSON,
DANIEL HOFFMAN.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$6,083,250 00
Stock investments, viz.:

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.	
United States.....	\$479,076 87	\$464,000 00	\$517,390 00	
State of Missouri.....	24,227 50	22,000 00	22,000 00	
State of Massachusetts	53,000 00	50,000 00	53,000 00	
State of Maine	250,000 00	250,000 00	250,000 00	
State of Connecticut	12,000 00	12,000 00	12,000 00	
State of Rhode Island	42,900 00	40,000 00	42,800 00	
Cities in this State.....	2,813,318 31	2,399,600 00	3,016,145 00	
Counties in this State.....	194,690 07	172,030 00	196,730 00	
Towns in this State	65,276 00	61,100 00	67,075 00	
	<u>\$3,934,388 75</u>	<u>\$3,470,700 00</u>	<u>\$4,177,130 00</u>	4,177,130 00
Banking house and lot, cost, \$114,000; estimated present value.				114,000 00
Cash on deposit in banks or trust companies.....				655,890 17
Cash on hand				109,240 91
All other assets, not included above, viz.: Interest accrued....				108,187 53
				<u>\$11,197,198 61</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$8,964,745 06	
Interest credited for the six months ending with December 31, 1894	168,485 82	
		\$9,133,230 88
Surplus		2,063,967 73
		<u>\$11,197,198 61</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$769,730 83
From depositors, not including interest credited	2,286,754 16
From interest on loans, deposits and investments	468,235 27
From rents from banking house.....	8,501 68
From mortgages.....	808,400 00
From redemption of stocks.	163,000 00
	<u>\$3,998,621 44</u>

PAYMENTS.

To depositors, including interest paid to them	\$2,257,828 94
For loans on bonds and mortgages	850,000 00
For stocks and bonds purchased, par value, \$560,000; cost, including premiums, commissions, etc.....	589,899 50
For interest (other than interest payments to depositors)	2,807 44
For current expenses of the bank, viz.: Salaries.....	\$30,860 00
For expenses of banking house or rent of banking rooms..	1,235 14
For other expenses.....	2,859 34
	34,954 48
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	764,681 08
	<u>\$3,998,621 44</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895....	17,916
Number of accounts opened or reopened during the year 1894 .	8,189
Number of accounts closed during the year 1894	2,962
Total number of deposits received during the year 1894.....	22,625
Total number of payments to depositors during the year 1894..	20,618
Amount deposited during the year 1894, not including interest credited for that period.....	\$2,286,754 16
Amount withdrawn during the year 1894.....	2,257,828 94
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894 .	\$164,548 30
January, 1895.....	168,485 82
	333,034 12
Average amount of each account, January 1, 1895.....	509 78
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	8,049 12
Number of such accounts which exceeded \$3,000.....	1

Rate per cent of dividends or interest to depositors during the year 1894, 4 per cent.

71. NORTH RIVER SAVINGS BANK, NEW YORK CITY.

[266 West Thirty fourth street; incorporated 1866]

SAMUEL D. STYLE, *President.*

ALEXANDER C. MILNE, *Treasurer.*

TRUSTEES.

SAMUEL D. STYLES,
EDWARD A. NEWELL,
JOSEPH C. BALDWIN,
HOBART CLEVELAND,
BENJ. F. MILLS,

CHRISTIAN F. TIETJEN,
HENRY DE PEYSTER,
HENRY P. PARSELL,
JAMES W. ELGAR,
ALANSON CARY,
RICHARD V. LEWIS.

JOHN H. SELMES,
ALVIN R. ALLEN,
NOEL B. SANBORN,
ADOLPHO H. FISCHER,
CHARLES ROHE,

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$2,151,700 00
Stock investments, viz.:	
<i>Stocks and bonds.</i>	
United States	\$494,603 75
State of Missouri	101,000 00
State of Massachusetts.....	107,295 89
Cities in this State	312,633 19
	<u>\$1,015,532 83</u>
	<u>\$955,000 00</u>
	<u>\$1,037,090 00</u>
	1,037,090 00

Amount loaned on stocks as authorized by chapter 689, Laws of 1892	\$10,000 00
Banking house and lot, cost, \$75,030.51; estimated present value,	75,000 00
Cash on deposit in banks or trust companies.....	416,108 50
Cash on hand	84,765 81
All other assets, not included above, viz.: Interest accrued	40,865 29
	<u>\$3,765,529 60</u>

LIABILITIES.

Amount due depositors, viz.:	
Principal	\$3,474,359 41
Interest credited for the six months ending with December 31, 1894.....	55,007 57
	<u>\$3,529,366 98</u>
Surplus	236,162 62
	<u>\$3,765,529 60</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$334,478 04
From depositors, not including interest credited	1,358,794 19
From interest on loans, deposits and investments.....	152,280 08
From mortgages	190,000 00
From redemption of stocks.....	100,000 00
From stocks sold, par value, \$300,000; amount received therefor	298,875 00
From all other sources, viz.: Call loan.....	5,000 00
	<u>\$2,438,927 31</u>

PAYMENTS.

To depositors, including interest paid to them	\$1,415,023 25
For loans on bonds and mortgages	294,000 00
For stocks and bonds purchased, par value, \$250,000; cost, including premiums, commissions, etc.....	263,046 58
For current expenses of the bank, viz.: Salaries.....	\$12,915 29
For expenses of banking house or rent of banking rooms..	1,127 10
For other expenses	1,707 06
	<u>15,749 45</u>
Other payments, viz.:	
Rent. Safe Deposit Co.....	\$75 00
Assessment Bank Department.....	65 48
Assessment State Treasurer.....	2 24
Miscellaneous.....	91 00
	<u>233 72</u>
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	450,874 31
	<u>\$2,438,927 31</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	12,059
Number of accounts opened or reopened during the year 1894,	2,256
Number of accounts closed during the year 1894	2,264
Total number of deposits received during the year 1894.....	17,861
Total number of payments to depositors during the year 1894..	17,523
Amount deposited during the year 1894, not including interest credited for that period	\$1,358,794 19
Amount withdrawn during the year 1894	1,415,023 25

Amount of interest credited and paid for the year 1894, viz.:

July, 1894.....	\$54,972 86	
January, 1895.....	55,007 57	
		\$109,979 93
Average amount of each account, January 1, 1895		292 67
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record or of a surrogate.....		10,918 96
Number of such accounts which exceeded \$3,000.....		78

Rate per cent of dividends or interest to depositors during the year 1894,
3½ per cent.

72. SEAMEN’S BANK FOR SAVINGS, NEW YORK CITY.

[74 and 76 Wall street; incorporated 1829.]

WILLIAM C. STURGES, *President.* DANIEL BARNES, *Cashier.*

TRUSTEES.

WILLIAM C. STURGES, WILLIAM A. BOOTH, E. H. R. LYMAN, HORACE GRAY, AMBROSE SNOW, EMERSON COLEMAN,	JAMES R. TAYLOR, W. H. H. MOORE, GEORGE H. MACY, VERNON H. BROWN, FREDERICK STURGES, WM. E. STIGER,	CHAS. S. BAYLES, DAVID S. EGLESTON, WILLIAM H. PHILLIPS, WILLIAM H. MACY, JR., ANSON W. HARD, GEGRGE BELL.
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FINANCIAL.

RESOURCES.

Bonds and mortgages \$12,452,700 00
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States.....	\$14,923,303 75	\$14,000,000 00	\$15,467,497 00	
State of Massachusetts.....	780,690 00	706,000 00	725,420 00	
State of New Hampshire.....	22,467 08	19,000 00	21,473 75	
State of Indiana.....	40,310 00	40,000 00	40,000 00	
State of Missouri.....	583,804 21	578,000 00	573,200 00	
Cities in other States.....	2,113,754 79	1,977,300 00	2,175,063 60	
Cities in this State.	6,974,796 76	5,993,700 00	6,854,733 40	
Counties in this State	658,015 62	598,000 00	622,745 00	
	<u>\$26,047,143 21</u>	<u>\$23,907,000 00</u>	<u>\$26,480,182 75</u>	26,480,182 75

Amount loaned on stocks as authorized by chapter 689, Laws
of 1892..... 1,500 00
Banking house and lot, cost, \$290,333.05; estimated present
value. 370,000 00
Cash on deposit in banks or trust companies..... 1,675,213 77
Cash on hand 129,368 37
All other assets, not included above, viz.: Interest accrued.... 400,059 08
\$41,508,968 97

LIABILITIES.

Amount due depositors, viz.:

Principal	\$33,302,599 73	
Interest credited for the six months ending with December 31, 1894	624,067 74	
		\$33,926,667 47
Surplus		7,582,301 50
		<u>\$41,508,968 97</u>

REPORT ON SAVINGS BANKS.

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$1,775,271 68
From depositors, not including interest credited	6,963,964 20
From interest on loans, deposits and investments	1,695,817 10
From rents from banking house	19,442 00
From mortgages	819,100 00
From redemption of stocks	585,000 00
From stocks sold, par value, \$304,000; amount received therefor	308,947 13
From loans repaid	2,500 00
	<hr/>
	\$12,170,042 11
	<hr/> <hr/>

PAYMENTS.

To depositors, including interest paid to them	\$6,785,526 41
For loans on bonds and mortgages	1,703,000 00
From loans on stock and other securities	1,500 00
For stocks and bonds purchased, par value, \$1,660,700; cost, including premiums, commissions, etc.	1,782,663 86
For interest (other than interest payments to depositors)	10,081 27
	<hr/>
For current expenses of the bank, viz.: Salaries	\$55,787 50
For expenses of banking house or rent of banking rooms	19,306 91
For other expenses	7,694 02
	<hr/>
	82,638 48
Other payments, viz.: Teller's shortage	55 00
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	1,804,577 14
	<hr/>
	\$12,170,042 11
	<hr/> <hr/>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	72,958
Number of accounts opened or reopened during the year 1894	10,089
Number of accounts closed during the year 1894	9,572
Total number of deposits received during the year 1894	63,484
Total number of payments to depositors during the year 1894	55,700
Amount deposited during the year 1894, not including interest credited for that period	\$6,963,964 20
Amount withdrawn during the year 1894	6,785,526 41
Amount of interest credited and paid for the year 1894, viz.: July, 1894	\$609,947 97
January, 1895	624,067 74
	<hr/>
	1,234,015 71
Average amount of each account, January 1, 1895	465 01
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	40,643 11
Number of such accounts which exceeded \$3,000	14
	<hr/> <hr/>

Rate per cent of dividends or interest to depositors during the year 1894. 2 1/2 and 4 per cent.

TWELFTH WARD SAVINGS BANK, NEW YORK CITY.

[217 West One Hundred and Twenty-fifth street; incorporated 1889.]

HOPPER, *President.*

ARTHUR T. TIMPSON, *Secretary.*

TRUSTEES.

LER,	WILLIAM E. STILLINGS,	GEORGE B. BROWN,
L. BURFORD,	JOHN WHALEN,	BRADLEY L. EATON,
HOPPER,	HENRY BARNARD,	ANTONIO RASINES,
JOOS,	CHAS. W. DAYTON,	EDWARD P. STEERS,
RES,	H. C. F. KOCH,	LUCIEN C. WARNER,
TIMPSON,	GEO. W. THOMPSON,	LEOPOLD WORMSER.

FINANCIAL.

RESOURCES.

and mortgages.....				\$224,750 00
Investments, viz.:				
			Estimated	
and bonds.	Cost.	Par value.	market value.	
ates	\$19,853 00	\$17,000 00	\$18,200 00	
lorida	11,536 28	9,400 00	10,504 00	
laine.....	10,000 00	10,000 00	10,000 00	
is State.....	41,720 67	41,605 67	42,469 90	
his State	25,918 75	25,000 00	25,525 00	
his State.....	24,744 75	24,000 00	25,720 00	
his State.....	27,760 00	25,000 00	25,820 00	
istrict.....	19,674 75	19,000 00	19,190 00	
	<u>\$181,228 18</u>	<u>\$171,005 67</u>	<u>\$177,228 90</u>	177,888 90
deposit in banks or trust companies.....				94,808 84
hand.....				1,428 90
assets, not included above, viz.:				
it accrued.			\$4,296 14	
ure and fixtures			2,000 00	
			<u>6,896 14</u>	
				<u>\$504,717 28</u>

LIABILITIES.

due depositors, viz.:			
al.....	\$496,522 28		
it credited for the six months ending with December			
94	7,601 57		
		\$504,123 85	
		598 43	
		<u>\$504,717 28</u>	

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

hand and in banks or trust companies, January 1, 1894,	
transactions of the day	\$27,201 87
positors, not including interest credited	399,794 88
erest on loans, deposits and investments.. ..	18,845 92
its from banking house.....	420 00

From mortgages...	\$20,700 00
From redemption of stocks.	2,000 00
From stocks sold, par value, \$20,000; amount received therefor,	21,800 00
From loans repaid.....	18,000 00
From all other sources, viz.: Trustees' account current expenses	1,600 00

\$505,362 67

PAYMENTS.

To depositors, including interest paid to them.....	\$287,574 14
For loans on bonds and mortgages.....	66,750 00
For stocks and bonds purchased, par value, \$47,205.67; cost, including premiums, commissions, etc..	46,784 67
For interest (other than interest payments to depositors).....	493 47

== For current expenses of the bank, viz.: Salaries.....	\$2,690 00
For expenses of banking house or rent of banking rooms..	2,000 00
For other expenses.....	1,408 15

6,028 15

Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	95,732 24
--	-----------

\$505,362 67

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	3,363
Number of accounts opened or reopened during the year 1894..	1,711
Number of accounts closed during the year 1894	1,026
Total number of deposits received during the year 1894....	9,459
Total number of payments to depositors during the year 1894..	6,363
Amount deposited during the year 1894, not including interest credited for that period	\$399,794 88
Amount withdrawn during the year 1894	287,574 14
Amount of interest credited and paid for the year 1894, viz.:	

July, 1894.....	\$6,687 88
-----------------	------------

January, 1895.....	7,601 57
--------------------	----------

14,289 40

Average amount of each account, January 1, 1895	154 50
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	3,000 00

Rate per cent of dividends or interest to depositors during the year 1894, 4
per cent.

ION DIME SAVINGS INSTITUTION, NEW YORK CITY.

[54 West Thirty-second street; incorporated 1859.]

J. SPRAGUE, *President.*

GEORGE N. BIRDSALL, *Treasurer.*

TRUSTEES.

TCHER,
KE,
SPRAGUE,
DOBBS,
DRUSS,
McELROY,

WILLIAM A. BUTLER,
CHANNING M. BRITTON,
FRANCIS M. LEAKE,
JAMES S. HERRMAN,
NICHOLAS BREWER,
WILLIAM G. ROSS,
WILLIAM McMASTER MILLS.

THOMAS B. RAND,
ALEX. BROWN, JR.,
GEORGE N. BIRDSALL,
JAMES H. ROGERS,
JOHN R. HEGEMAN,
DAVID B. SICKELS,

FINANCIAL.

RESOURCES.

mortgages.....				\$7,808,700 00
vestments, viz.:				
id bonds.	Cost.	Par value.	Estimated market value.	
.....	\$679,114 83	\$607,000 00	\$681,000 00	
ecticut	107,625 00	105,000 00	105,000 00	
achusetts.....	90,900 00	90,000 00	90,000 00	
Hampshire.....	84,750 00	75,000 00	81,750 00	
th Dakota.....	127,250 00	125,000 00	125,000 00	
ie	200,000 00	300,000 00	300,000 00	
State'.....	2,209,422 86	1,959,800 00	2,137,604 50	
his State	331,094 87	310,500 00	329,212 50	
State.....	79,809 15	663,500 00	697,275 00	
is State.....	471,965 75	450,500 00	456,640 00	
	<u>\$5,121,931 46</u>	<u>\$4,679,300 00</u>	<u>\$5,008,482 00</u>	5,008,482 00
aned on stocks as authorized by chapter 689, Laws				
.....				16,000 00
ouse and lot, cost, \$724,365.88; estimated present value,				450,000 00
estate, cost, \$163,403.19; estimated present value...				162,000 00
posit in banks or trust companies.....				1,218,998 85
nd				340,668 25
ssets, not included above, viz.:				
ccrued			\$163,796 13	
ied, but uncollected			1,400 00	
premiums and taxes paid ..			1,913 94	
			<u>167,110 07</u>	
			<u>\$14,661,954 17</u>	

LIABILITIES.

ie depositors, viz.:			
.....		\$13,660,022 20	
redited for the six months ending with Decem- ber 1894		239,423 11	
		<u>\$13,899,445 31</u>	
lities, viz.:			
incurred but unpaid		\$50 28	
acted but not yet earned		200 00	
		<u>250 88</u>	
.....		762,257 98	
		<u>\$14,661,954 17</u>	

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$1,523,002 49
From depositors, not including interest credited	4,903,613 08
From interest on loans, deposits and investments.....	590,590 24
From rents from banking house.....	19,183 35
From rents from other real estate	7,094 24
From mortgages, including \$10,000 foreclosed	628,350 00
From redemption of stocks.....	46,057 11
From stocks sold, par value, \$331,900; amount received therefor,	368,072 76
From loans repaid	145,000 00
From all other sources, viz.:	
Insurance premiums paid on mortgaged premises repaid us,	\$54 77
Expense paid but refunded	61 00
	115 77
	<u>\$8,231,079 04</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$4,754,715 01
For loans on bonds and mortgages.....	128,000 00
For loans on stocks and other securities	41,000 00
For stocks and bonds purchased, par value, \$1,508,500; cost, including premiums, commissions, etc	1,647,748 08
For interest (other than interest payments to depositors).....	10,451 07
For current expenses of the bank, viz.: Salaries.....	\$43,708 00
For expenses of banking house or rent of banking rooms....	18,869 09
For other expenses.....	18,157 43
	70,224 52
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	14,608 95
For taxes on real estate, except banking house.....	1,599 99
For repairs and other incidental expenses on real estate, except banking house.....	1,733 07
Other payments, viz.:	
Insurance premiums paid on mortgaged property.....	\$484 08
Correction of old errors on depositors' accounts.....	791 21
Expenses paid but refunded	61 00
	1,336 27
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	1,559,662 10
	<u>\$8,231,079 04</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	58,155
Number of accounts opened or reopened during the year 1894,	12,719
Number of accounts closed during the year 1894	10,512
Total number of deposits received during the year 1894	79,988
Total number of payments to depositors during the year 1894..	69,515
Amount deposited during the year 1894, not including interest credited for that period.....	\$4,903,613 08
Amount withdrawn during the year 1894	4,754,715 01
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$233,658 22
January, 1895	239,428 11
	473,086 43

average amount of each account, January 1, 1895.....	\$289 00
largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	3,640 00
number of such accounts which exceeded \$3,000.....	3
<hr/> <hr/> <hr/>	

Rate per cent of dividends or interest to depositors during the year 1894, and 4 per cent.

75. UNITED STATES SAVINGS BANK OF THE CITY OF NEW YORK.

[1048 Third avenue; incorporated 1889.]

Instant A. Andrews, President. JOHN Hyslop, Treasurer

TRUSTEES.

Instant A. Andrews,	FREDERIC N. GODDARD,	ANTHONY WALLACH,
HARD A. ANTHONY,	GEORGE S. HART.	J. WEIR MASON,
EPH P. BLOOMINGDALE,	JOHN HYSLOP,	PAYSON MERRILL,
JOHN BORG,	JOHN JARDINE,	GEORGE A. MIDDLEBROOK,
MAS E. CRIMMINS,	RUSSELL STURGES,	NOAH C. ROGERS,
JAM R. ROMEYN,	P. G. BARTLETT,	SAMUEL WOLVERTON,
HENRY DUGRO,	PERCIVAL KUHNE,	ALFRED E. MAILING.

FINANCIAL.

RESOURCES.

lands and mortgages.....	\$200,000 00
stock investments, viz.:	

Stocks and bonds.	Cost.	Par value.	Estimated market value.
United States.....	\$31,849 69	\$27,000 00	\$29,890 00
Bonds in other States.....	10,862 67	10,000 00	10,800 00
Bonds in this State.....	25,517 42	23,539 14	24,689 84
Stocks in this State.....	8,846 58	8,000 00	8,845 00
Bonds in this State.....	31,736 58	30,800 00	31,195 00
Wool district.....	5,720 00	5,000 00	5,275 00
	<hr/> \$113,052 94	<hr/> \$104,039 84	<hr/> \$109,194 84
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

Cash on deposit in banks or trust companies.....	109,194 84
Cash on hand.....	29,845 38
and other assets, not included above, viz.:	6,849 65

Interest accrued.....	\$3,409 99
Furniture and fixtures.....	1,510 00
	<hr/> 3,919 99
	<hr/> <hr/>
	\$349,809 36
	<hr/> <hr/>

LIABILITIES.

Amount due depositors, viz.:

Principal ..	\$344,730 36
Interest credited for the six months ending with December 31, 1894 ..	4,689 70
	<hr/> \$349,420 06
Surplus ...	389 30
	<hr/> <hr/>
	\$349,809 36
	<hr/> <hr/>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$43,607 83
From depositors, not including interest credited.. ..	301,314 06
From interest on loans, deposits and investments.....	15,540 41
From mortgages.....	19,000 00
From redemption of stocks.....	10,000 00
From stocks sold, par value, \$18,000; amount received there- for	13,520 00
From all other sources, viz.: Guarantee fund.....	\$1,250 00
Miscellaneous.....	287 04
	<hr/> 1,537 04
	<hr/> \$404,519 34
	<hr/> <hr/>

PAYMENTS.

To depositors, including interest paid to them.....	\$280,426 76
For loans on bonds and mortgages.....	40,500 00
For stocks and bonds purchased, par value, \$38,089.84; cost, including premiums, commissions, etc.....	40,173 23
For interest (other than interest payments to depositors).....	144 97
 For current expenses of the bank, viz.: Salaries	\$3,711 28
For expenses of banking house or rent of banking rooms..	1,250 00
For other expenses.....	1,618 07
	<hr/> 6,579 35
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	36,095 03
	<hr/> \$404,519 34
	<hr/> <hr/>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	4,358
Number of accounts opened or reopened during the year 1894.	1,863
Number of accounts closed during the year 1894	1,306
Total number of deposits received during the year 1894	11,658
Total number of payments to depositors during the year 1894..	7,771
Amount deposited during the year 1894, not including interest credited for that period	\$301,314 06
Amount withdrawn during the year 1894.....	280,426 76
Amount of interest credited and paid for the year 1894, viz.: July, 1894.....	\$4,517 77
January, 1895.....	4,689 70
	<hr/> 9,207 47
Average amount of each account, January 1, 1895.....	79 16
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record or of a surrogate	3,255 13
Number of such accounts which exceeded \$3,000.....	3
	<hr/> <hr/>

Rate per cent of dividends or interest to depositors during the year 1894, 34 per cent.

3. WEST SIDE SAVINGS BANK, NEW YORK CITY.

[56 Sixth avenue; incorporated 1868.]

G. COOK, *President.*

JOHN H. HUDSON, *Secretary.*

TRUSTEES.

COOK,
HOUSLY,
KNAPP,
O'NEIL,
ATTERLEE,
KELLY,
O. BIGELOW,
GNARO,
UES,
LE,

ALEX. H. MCGARREN,
DAVID S. PAIGE,
JOHN S. SCULLY,
JOHN J. BROGAN,
EDWARD H. COFFIN,
GEC. E. HORNE,
SAMUEL M. JOHNSON,
ADOLPH LE MOULT,
DAVID MCCLURE,

FRANK W. MARRIAN,
HY. C. PIERCY,
JACOB S. WARDEN,
WALTER V. BISHOP,
JOHN H. EDEN,
LAWRENCE J. McNAMARA,
OBED WHEELER,
EDWARD E. HIGGINS,
GILBERT SEAMAN,
WM. G. BERGEN.

FINANCIAL.

RESOURCES.

l mortgages.....				\$281,600 00
ivestments, viz.:				
ind bonds.	Cost.	Par value.	Estimated market value.	
s State	\$16,768 75	\$16,000 00	\$19,619 10	
this State	10,100 00	10,000 00	10,383 00	
is State	99,907 50	90,000 00	98,453 50	
his State.....	31,541 25	29,000 00	30,177 30	
ict	25,653 50	15,000 00	25,478 50	
	<u>\$183,970 00</u>	<u>\$170,000 00</u>	<u>\$184,411 40</u>	184,411 40
eposit in banks or trust companies.....				21,929 29
and				3,494 33
assets, not included above, viz.: Interest accrued....				5,229 29
				<u>\$497,164 31</u>

LIABILITIES.

ue depositors, viz.:			
l	\$468,910 97		
credited for the six months ending with December			
l	6,959 59		
			\$475,870 56
			21,293 75
			<u>\$497,164 31</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

and and in banks or trust companies, January 1, 1894,	
ransactions of the day.....	\$15,684 96
ositors, not including interest credited.....	268,105 20
rest on loans, deposits and investments.....	21,102 35
tgages.....	23,510 00
emption of stocks.....	4,000 00
ks sold, par value, \$29,000; amount received therefor..	29,690 00
is repaid.....	7,000 00
other sources, viz.: Exchange.....	380 14
	<u>\$369,462 65</u>

PAYMENTS.

ors, including interest paid to them.....	\$309,594 66
on bonds and mortgages.....	20,100 00
on stocks and other securities.....	7,000 00
st (other than interest payments to depositors).....	18 68

For current expenses of the bank, viz.: Salaries.....	\$4,050 00	
For expenses of banking house or rent of banking rooms..	1,749 98	
For other expenses.....	645 59	
		\$6,445 57
Other payments, viz.: Exchange.....		380 14
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....		25,923 62
		<u>\$369,462 65</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	3,464
Number of accounts opened or reopened during the year 1894..	548
Number of accounts closed during the year 1894.....	545
Total number of deposits received during the year 1894.	4,608
Total number of payments to depositors during the year 1894..	4,240
Amount deposited during the year 1894, not including interest credited for that period	\$268,105 20
Amount withdrawn during the year 1894.....	309,594 06
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$7,165 78
January, 1895.....	6,959 59
	14,125 37
Average amount of each account, January 1, 1895.....	137 38
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	3,858 00
Number of such accounts which exceeded \$3,000.....	12

Rate per cent of dividends or interest to depositors during the year 1894, 8 and 3½ per cent.

NIAGARA COUNTY.

77. FARMERS AND MECHANICS' SAVINGS BANK, LOCKPORT.
[31 Main street; incorporated 1870.]

I. H. BABCOCK, *President.* J. E. EMERSON, *Secretary and Treasurer.*

TRUSTEES.

LEWIS S. PAYNE,	J. E. EMERSON,	BENJAMIN F. GASKILL,
I. H. BABCOCK,	E. ASHLEY SMITH,	J. CARL JACKSON,
DAVID D. CROSBY,	WILLARD T. RANSOM,	WILLIAM A. WILLIAMS,
B. D. HALL,	CHARLES WHITMORE,	HARRISON S. CHAPMAN,
JOHN T. MURRAY,		A. S. BEVERLY.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....			\$482,260 10
Stock investments, viz.:			
Stocks and bonds.	Cost.	Par value.	Estimated market value.
State of Washington	\$49,011 75	\$48,679 03	\$49,011 75
Cities in this State.....	147,689 32	149,496 92	151,272 16
Counties in this State	20,000 00	20,000 00	20,000 00
Towns in this State	40,247 75	39,500 00	42,115 00
Villages in this State.....	132,808 60	126,075 80	129,857 39
School district.....	45,866 59	44,400 00	45,833 00
	<u>\$435,623 92</u>	<u>\$438,151 75</u>	<u>\$438,089 30</u>
			438,089 30

NIAGARA COUNTY.

159

Banking house and lot, cost, \$18,880.59; estimated present value,	\$18,000 00
Other real estate, cost, \$9,824.98; estimated present value	10,500 00
Cash on deposit in banks or trust companies.....	209,799 20
Cash on hand	38,557 78
All other assets, not included above, viz.:	

Interest accrued.....	\$22,887 61	
Furniture and fixtures	2,600 00	
Rents due January 1, 1895	156 00	
Insurance advanced	98 82	
		25,272 43
		<u>\$1,217,498 81</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$1,092,444 70	
Interest credited for the six months ending with December 31, 1894.....	9,854 76	
		\$1,102,299 46
Surplus		115,199 35
		<u>\$1,217,498 81</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$208,067 78
From depositors, not including interest credited.....	1,140,690 43
From interest on loans, deposits and investments	54,761 08
From rents from banking house.....	598 96
From rents from other real estate	828 50
From mortgages.....	41,275 00
From redemption of stocks.....	94,724 69
From all other sources, viz.:	
Real estate sold.....	\$1,100 00
Exchange	253 80
Insurance and taxes repaid	194 92
	1,547 72
	<u>\$1,541,994 11</u>

PAYMENTS.

To depositors, including interest paid to them	\$1,158,981 30
For loans on bonds and mortgages	36,825 00
For stocks and bonds purchased, par value, \$87,133.11; cost, including premiums, commissions, etc....	87,459 30
For interest (other than interest payments to depositors)	31 03
For current expenses of the bank, viz.: Salaries.....	\$4,920 00
For expenses of banking house or rent of banking rooms..	594 91
For other expenses	1,774 57
	7,289 48
For real estate acquired by foreclosure, or in settlement of debts due the bank	5,306 43
For taxes on real estate, except banking house.....	504 70
For repairs and other incidental expenses on real estate, except banking house.....	138 98

Other payments, viz.:

Insurance and taxes advanced.....	\$229 36	
Safe and furniture purchased	1,250 00	
Profit and loss from suspense account.....	621 55	
		\$2,100 91
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....		243,356 98
		<u>\$1,541,994 11</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	4,183
Number of accounts opened or reopened during the year 1894,	1,218
Number of accounts closed during the year 1894	1,055
Total number of deposits received during the year 1894	9,377
Total number of payments to depositors during the year 1894..	12,455
Amount deposited during the year 1894, not including interest credited for that period	\$1,140,690 43
Amount withdrawn during the year 1894	1,158,991 30
Amount of interest credited and paid for the year 1894, viz.:	
April, 1894.....	\$9,547 84
July, 1894.....	9,560 09
October, 1894	9,726 54
January, 1895	9,854 76
Credited at other periods	05
Paid but not credited at other periods.....	68
	<u>\$38,689 96</u>
Average amount of each account, January 1, 1895.....	263 51
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	5,423 00
Number of such accounts which exceeded \$3,000... ..	2

Rate per cent of dividends or interest to depositors during the year 1894, 3 and 4 per cent.

78. NIAGARA COUNTY SAVINGS BANK, NIAGARA FALLS.

[218 Main street; incorporated 1890.]

THOMAS V. WELCH, *President.* JOHN MACKAY, *Secretary.*

TRUSTEES.

FRANKLIN SPAULDING, L. W. PETTEBONE, DAVID PHILLIPS, W. CARL ELY, ALEXANDER J. PORTER, FRANCIS C. BELDON, JACOB B. VOGT, MOSES EINSTEIN,	MICHAEL RYAN, S. M. N. WHITNEY, PETER A. PORTER, THOMAS V. WELCH, HENRY DURK, J. KRAKOSKI, A. T. CUDABAK, JOHN PFETSCH,	ANDREW KALTENBACH, JOHN C. LAMMERTS, W. F. GASSLER, HANS NEILSON, THOMAS GASKIN, E. M. CLARK, CHRISTOPHER M. TENNY, FRANKLIN PLETCHER.
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FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$68,350 00
Stock investments, viz.:				
<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
Cities in this State	\$2,512 40	\$2,512 40	\$2,512 40	2,512 40
Cash on deposit in banks or trust companies				42,049 73
Cash on hand				187 98
All other assets, not included above, viz.: Interest accrued				1,860 67
				<u>\$114,410 78</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$111,983 59	
Interest credited for the six months ending with December 31, 1894	1,855 97	
		\$113,789 56
Other liabilities, viz.: Expenses incurred but unpaid		200 00
Surplus		421 22
		<u>\$114,410 78</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day		\$14,130 22
From depositors, not including interest credited		90,170 83
From interest on loans, deposits and investments		5,303 19
From mortgages		5,400 00
From all other sources, viz.:		
Rent of lock boxes	\$130 00	
Suspense account	15 12	
		<u>145 12</u>
		<u>\$115,149 36</u>

PAYMENTS.

To depositors, including interest paid to them	\$71,194 69	
For interest (other than interest payments to depositors) refunded to Cataract Bank		53 82
For current expenses of the bank, viz : Salaries	\$750 00	
For expenses of banking house or rent of banking rooms .	750 00	
For other expenses	120 14	
		<u>1,620 14</u>
Other payments, viz.: Refunded to trustees, interest on note for expenses for first two years		93 00
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day		42,187 71
		<u>\$115,149 36</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	619
Number of accounts opened or reopened during the year 1894..	162
Number of accounts closed during the year 1894	120
Total number of deposits received during the year 1894.	1,513
Total number of payments to depositors during the year 1894..	856
Amount deposited during the year 1894, not including interest credited for that period	\$90,170 83
Amount withdrawn during the year 1894	71,194 96
Amount of interest credited and paid for the year 1894. viz.:	
July, 1894	\$1,683 70
January, 1895	1,855 97
Credited at other periods	31 68
	<u>3,571 35</u>
Average amount of each account, January 1, 1895	183 83
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	8,007 83
Number of such accounts which exceeded \$3,000	1

Rate per cent of dividends or interest to depositors during the year 1894, 4 per cent.

ONEIDA COUNTY.

79. ONEIDA COUNTY SAVINGS BANK, ROME.

[183 West Dominick street; incorporated 1869.]

OWEN E. OWENS, *President*.CYRUS D. PRESCOTT, *Treasurer*.

TRUSTEES.

S. SPRINGET T. SMITH,
OWEN E. OWENS,
THOMAS G. NOCK,
GEORGE F. HODGES,F. L. ROTH,
JOHN E. BALBY,
THOMAS W. SINGLETON,
JOHN R. EDWARDS,
A. C. KESSINGER.FRANK M. ORTON,
JOHN D. HIGGINS,
THOMAS D. ROBERTS,
J. MILLARD BRAINERD,

FINANCIAL.

RESOURCES.

Bonds and mortgages	\$245,179 00
Stock investments, viz.:	

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.	
Cities in this State.....	\$55,019 96	\$15,500 00	\$61,423 00	
Towns in this State.....	146,402 60	187,600 00	158,745 50	
Villages in this State.....	34,920 00	34,070 00	35,186 00	
School district	8,820 00	8,600 00	9,098 00	
	<u>\$245,162 56</u>	<u>\$225,900 00</u>	<u>\$244,442 50</u>	
				264,452 50
Cash on deposit in banks or trust companies				77,227 01
All other assets, not included above, viz.: Interest accrued....				14,021 64
				<u>\$600,880 15</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$520,525 94	
Interest credited for the six months ending with December 31, 1894	8,667 15	
		\$529,193 09
Other liabilities, viz.: Expenses incurred but unpaid		1,054 84
Surplus		70,632 22
		<u>\$600,880 15</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$64,028 99
From depositors, not including interest credited	132,290 06
From interest on loans, deposits and investments	25,996 14
From mortgages.....	19,109 00
From redemption of stocks	6,500 00
From all other sources, viz.: Expense account	200 75
	<u>\$248,125 94</u>

PAYMENTS.

To depositors, including interest paid them.....	\$142,481 99
For loans on bonds and mortgages	14,711 00
For stocks and bonds purchased, par value, \$10,800; cost, in- cluding premiums, commissions, etc.....	10,800 00
For interest (other than interest payments to depositors)	495 16

urrent expenses of the bank, viz.: Salaries	\$1,300 00	
enses of banking house or rent of banking rooms..	1,000 00	
her expenses.....	168 69	
		\$2,468 69
hand and in banks or trust companies, December 31,		
fter transactions of the day... ..		77,227 01
		<u>\$248,183 84</u>

STATISTICAL INFORMATION.

of open accounts, January 1, 1895.....	1,814
of accounts opened or reopened during the year 1894.	895
of accounts closed during the year 1894	828
umber of deposits received during the year 1894.....	1,890
umber of payments to depositors during the year 1894.	1,688
deposited during the year 1894, not including interest	
ed for that period	\$132,289 06
withdrawn during the year 1894.....	142,481 96
of interest credited and paid for the year 1894, viz.:	
1894.....	\$8,464 26
ry, 1895	8,667 15
	<u>17,131 41</u>
amount of each account, January 1, 1895.....	289 96
amount due any one depositor, January 1, 1895, exclu-	
f interest and of any deposits made by order of a court	
ord or of a surrogate	<u>8,000 00</u>

per cent of dividends or interest to depositors during the year 1894,
ent.

80. ROME SAVINGS BANK, ROME.

[No. 107 South James street; incorporated 1851.]

D. SPENCER, *President.* CHARLES F. BARNARD, *Treasurer.*

TRUSTEES.

BISSELL,	WHEELER ARMSTRONG,	JAMES H. SEARLES,
DYETT,	SAMUEL WARDWELL,	HARVEY D. SPENCER,
BARNARD,	ACKLEY P. TULIER,	DANIEL E. WAGER,
WRIGHT,	WILLIAM R. HUNTINGTON,	HARMON G. UTLEY,
	HENRY BARNARD.	

FINANCIAL.

RESOURCES.

nd mortgages.....			\$570,623 28
investments, viz.:			
and bonds.	Cost.	Par value.	Estimated market value.
ates	\$285,959 16	\$275,000 00	\$301,487 50
Columbia	190,385 24	174,000 00	198,560 00
Ohio	5,200 00	5,000 00	5,000 00
Maryland	73,026 33	70,000 00	69,750 00
Maine	63,756 75	60,000 00	60,000 00
Massachusetts	119,691 40	115,000 00	117,875 00
his State	445,034 37	440,000 00	450,932 50
his State	53,182 50	53,000 00	53,000 00
	<u>\$1,236,139 75</u>	<u>\$1,192,000 00</u>	<u>\$1,255,805 00</u>
			1,255,805 00

Real estate, cost, \$9,000; estimated present value	\$9,000 00
Cash on deposit in banks or trust companies.....	95,923 06
Cash on hand.....	20,989 26
All other assets, not included above, viz.:	

Interest accrued	\$27,220 54	
Land contract.....	7,667 83	
		34,907 37
		<u>\$1,987,308 06</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$1,661,176 08	
Interest credited for the six months ending with December 31, 1894.....	26,341 26	
		\$1,689,517 36
Surplus		297,790 06
		<u>\$1,987,308 06</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$129,979 04
From depositors, not including interest credited	880,256 26
From interest on loans, deposits and investments.....	77,819 58
From mortgages.....	19,050 00
From redemption of stocks	12,000 00
	<u>\$618,004 88</u>

PAYMENTS.

To depositors, including interest paid to them	\$397,901 79
For loans on bonds and mortgages.....	47,110 00
For stocks and bonds purchased, par value, \$45,000; cost, including premiums, commissions, etc.....	47,701 25
For interest (other than interest payments to depositors)	57 00
For current expenses of the bank, viz.: Salaries.....	\$2,861 10
For expenses of banking house or rent of banking rooms..	5,000 00
For other expenses.....	1,180 28
	<u>8,541 38</u>
For taxes on real estate, except banking house.....	90 26
Other payments, viz.: Loss on mortgage	200 00
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	116,912 41
	<u>\$618,004 88</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	4,463
Number of accounts opened or reopened during the year 1894.....	777
Number of accounts closed during the year 1894.....	703
Total number of deposits received during the year 1894	4,537
Total number of payments to depositors during the year 1894..	3,694
Amount deposited during the year 1894, not including interest credited for that period.....	\$380,200 26
Amount withdrawn during the year 1894.....	297,901 79
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894	\$27,220 54
January, 1895	26,341 26
	<u>53,561 80</u>

amount of each account, January 1, 1895.....	\$378 56
amount due any one depositor, January 1, 1895, exclu- interest and of any deposits made by order of a court rd or of a surrogate	11,911 81
of such accounts which exceeded \$3,000.....	23

er cent of dividends or interest to depositors during the year 1894, 3½

81. THE SAVINGS BANK OF UTICA, UTICA.

[162 and 164 Genesee street; incorporated 1839.]

CHAMBERLAIN, *President.*

RUFUS BIRDSEYE, *Treasurer.*

TRUSTEES.

CHAMBERLAIN, KERNAN, ICE CHURCHILL, PROCTOR,	ALEX. T. GOODWIN, WM. BLAKIE, ROBERT MIDDLETON, PHILO S. CURTIS, RUFUS P. BIRDSEYE.	RUSSELL WHEELER, W. STUART WALCOTT, JOHN F. MAYNARD, CHARLES A. MILLER,
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FINANCIAL
RESOURCES.

id mortgages.....	\$2,124,484 00		
Investments, viz.:			
and bonds.	Cost.	Par value.	Estimated market value.
tes	\$1,839,974 11	\$1,893,500 00	\$1,570,245 70
innesota.....	304,500 00	300,000 00	305,000 00
assachusetts	524,540 00	500,000 00	525,000 00
ssouri.....	2,040 00	2,000 00	2,040 00
is State.....	1,759,239 07	1,861,000 00	1,811,980 30
his State	49,501 80	47,000 00	49,929 99
this State.....	57,922 50	49,000 00	56,171 66
	<u>\$4,557,727 48</u>	<u>\$3,655,500 00</u>	<u>\$4,301,367 65</u>
			4,301,367 65
loaned on stocks as authorized by chapter 689, Laws			
3.....			1,500 00
house and lot, cost, \$76,700.12; estimated present value,			25,000 00
al estate, cost, \$6,724.59; estimated present value. ...			5,717 44
deposit in banks or trust companies ...			309,394 84
hand ...			78,085 04
assets, not included above, viz.:			
st accrued		\$19,482 41	
ontracts and interest		2,964 16	
		<u>22,446 57</u>	
			<u>\$6,862,995 04</u>

LIABILITIES.

due depositors, viz.:	
al	\$5,594,543 72
st credited for the six months ending with December	
94	89,872 13
	<u>\$5,684,415 85</u>
bilities, viz.: Interest accrued on deposits to January	
.....	22,446 57
.....	1,156,132 62
	<u>\$6,862,995 04</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$557,1
From depositors, not including interest credited.....	1,677,1
From interest on loans, deposits and investments	285,1
From rents from other real estate	
From mortgages.....	188,9
From redemption of stocks.....	41,5
From loans repaid	1,0
From all other sources, viz.:	
Profit and loss.....	\$ 60 75
Mortgagor's insurance repaid.....	533 74
Land contract.....	58 08
Miscellaneous	29 14
	<u>1,8</u>
	<u>\$2,747,8</u>

PAYMENTS.

To depositors, including interest paid to them	\$1,772,8
For loans on bonds and mortgages	362,8
For stocks and bonds purchased, par value, \$197,000 ; cost, including premiums, commissions, etc.....	208,5
For current expenses of the bank, viz.: Salaries.....	\$14,940 00
For expenses of banking house or rent of banking rooms ..	1,307 98
For other expenses.....	2,545 86
	<u>18,9</u>
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	5
Other payments, viz.:	
Paid accrued interest on Brooklyn city bonds.....	\$3 78
Elmira city bonds.....	144 06
New Rochelle bonds.....	575 34
Ogdensburg bonds	120 77
Auburn bonds.. ..	323 33
Paid mortgagor's insurance premiums	533 74
Paid pass-book previously credited to profit and loss.....	13 73
	<u>1,7</u>
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day ..	382,4
	<u>\$2,747,8</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	1
Number of accounts opened or reopened during the year 1894.	
Number of accounts closed during the year 1894.....	
Total number of deposits received during the year 1894.....	2
Total number of payments to depositors during the year 1894..	2
Amount deposited during the year 1894, not including interest credited for that period.....	\$1,677,1
Amount withdrawn during the year 1894... ..	1,772,8
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$32,114 45
January, 1895	89,571 18
Credited at other periods.....	2,073 73
	<u>180,0</u>
Average amount of each account, January 1, 1895	2
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	6,4

Rate per cent of dividends or interest to depositors during the year 1894
 per cent.

ONONDAGA COUNTY.

82. ONONDAGA COUNTY SAVINGS BANK, SYRACUSE.

[Corner Salina and Water streets; incorporated 1855.]

ARD S. DAWSON, *President.*

CLINTON T. ROSE, *Treasurer.*

TRUSTEES.

ARD S. DAWSON,
JAM E. ABBOTT,
RGE B. KENT,
ELAS A. BONTA,
RLES L. STONE,
RLES F. WILLISTON,

J. DEAN HAWLEY,
THOMAS MOLLOY,
WILLIAM H. WARNER,
FRANCIS E. CARROLL,
ANSON N. PALMER,

ALVA W. PALMER,
EDWARD A. POWELL,
CHARLES H. DUELL,
GEORGE M. BARNES,
SALEM HYDE,
WILLIAM D. DUNNING.

FINANCIAL.

RESOURCES.

ds and mortgages.....

\$6,718,863 10

ock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
on States	\$1,492,576 91	\$1,250,000 00	\$1,488,750 00	
ct of Columbia.....	170,129 00	150,000 00	169,500 00	
of Massachusetts.....	414 000 00	400,000 00	408,000 00	
s in this State	1,615,052 40	1,739,500 00	1,727,862 50	
ties in this State.....	53 244 00	51,000 00	52,275 00	
s in this State .	114,063 60	107,000 00	111,820 00	
ges in this State.....	25,000 00	25,000 00	28,000 00	
ol district	4 000 00	4,000 00	4,000 00	
	<u>\$3,831,086 91</u>	<u>\$3,526,500 00</u>	<u>\$3,989,207 50</u>	8,989,207 50

ount loaned on stocks as authorized by chapter 689, Laws
1892

19,000 00

ring house and lot, cost, \$297,528.27; estimated present value

215,000 00

er real estate, cost, \$22,886.61; estimated present value...

19,450 00

on deposit in banks or trust companies.....

721,725 55

on hand .

168,364 04

other assets, not included above, viz.:

nterest accrued.....	\$185,192 27	
nsurance advanced.....	142 95	
ax s advanced	2,967 71	
and contracts	34,580 90	
nterest accrued and unpaid on land contracts....	975 91	
urniture and fixtures	10,000 00	
ments accrued on bank building.....	2,506 41	
	<u>286,326 17</u>	
		<u>\$12,087,989 86</u>

LIABILITIES.

ount due depositors, viz.:

incipal	\$10,405,121 60	
nterest credited for the six months ending with December 31, 1894.....	196,006 81	
		\$10,601,128 41
er liabilities, viz.: Expenses incurred but unpaid.....		4,000 00
ins		1,482,810 95
		<u>\$12,087,989 86</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, ' before transactions of the day.....	\$978,870 93
From depositors, not including interest credited	4,186,876 93
From interest on loans, deposits and investments	489,868 80
From rents from banking house.....	10,190 69
From rents from other real estate	13 82
From mortgages.....	418,749 00
From redemption of stocks.....	256,000 00
From loans repaid.....	3,300 00
From all other sources, viz.:	
Real estate sold	\$10,200 00
Exchange	17 78
Insurance advanced on mortgaged property.....	697 21
Taxes advanced on mortgaged property.....	1,164 28
Payments on land contracts.....	100 00
Redemption of mutilated currency	7 60
	<hr/> 12,116 77
	<hr/> \$6,800,986 44 <hr/>

PAYMENTS.

To depositors, including interest paid to them	\$3,920,749 70
For loans on bonds and mortgages.....	443,855 00
For loans on stocks and other securities	5,500 00
For stocks and bonds purchased, par value, \$844,000; cost, including premiums, commissions etc	969,928 78
For interest (other than interest payments to depositors)	1,898 12
For current expenses of the bank, viz.: Salaries	\$24,550 00
For expenses of banking house or rent of banking rooms..	7,990 28
For other expenses	6,664 79
	<hr/> 39,205 07
For real estate acquired by foreclosure or in settlement of debts due the bank	28,888 55
For taxes on real estate, except banking house.....	65 37
For repairs and other incidental expenses on real estate, except banking house.....	54 31
Other payments, viz.:	
Insurance advanced on mortgaged property.....	\$468 81
Taxes advanced on mortgaged property	3,529 64
Examining Committee, reports to Banking Department....	180 00
Trustees, for making appraisals for mortgage loans.....	1,420 00
Disbursements in pension check suit against the bank.....	25 25
Loss on U. S. Cogswell's mortgage loan	1,121 00
Attorney's fees.....	7 45
	<hr/> 6,754 15
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	890,092 59
	<hr/> \$6,800,986 44 <hr/>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	80,215
Number of accounts opened or reopened during the year 1894,	7,148
Number of accounts closed during the year 1894	6,876
Total number of deposits received during the year 1894	52,985
Total number of payments to depositors during the year 1894..	51,840
Amount deposited during the year 1894, not including interest credited for that period.....	\$4,186,876 93
Amount withdrawn during the year 1894.....	3,914,672 98

Amount of interest credited and paid for the year 1894, viz.:

July, 1894.....	\$187,990 07	
January, 1895.....	196,006 81	
Paid but not credited at other periods.....	6,076 72	
		\$390,073 60
Average amount of each account, January 1, 1895.....		350 40
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate		8,000 00

Rate per cent of dividends or interest to depositors during the year 1894, 4 per cent.

83. SKANEATELES SAVINGS BANK, SKANEATELES.

[Incorporated 1866.]

JOHN E. WALLER, *President.*

J. HORATIO EARL, *Treasurer.*

TRUSTEES.

JOHN E. WALLER,
NEWELL TURNER,
WILLIS PLATT,
J. H. EARL,

WM. B. LAWTON,
LEWIS B. FITCH,
JOSEPH ALLEN,

JOHN C. STEPHENSON,
EMERSON H. ADAMS,
WILLIS F. CUDDERACK,
S. S. KNEELAND.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$119,889 00
Stock investments, viz.:	

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.	
State of Washington	\$10,150 00	\$10,000 00	\$10,100 00	
State of Idaho.....	3,212 71	3,212 71	3,212 71	
Cities in this State.....	956 00	1,000 00	1,000 00	
Towns in this State.....	15,981 94	15,792 87	16,452 87	
Villages in this State	5,150 00	5,000 00	5,100 00	
School district.....	26,610 95	26,200 00	26,606 00	
	<u>\$62,061 60</u>	<u>\$61,905 08</u>	<u>\$62,471 08</u>	62,471 08

Amount loaned on stocks as authorized by chapter 689, Laws of 1892	7,000 00
Banking house and lot, cost, \$10,697; estimated present value,	10,697 00
Cash on deposit in banks or trust companies	43,209 70
Cash on hand	1,108 37
All other assets, not included above, viz.:	

Interest accrued.....	\$5,166 97	
Bank fixtures.....	1,397 77	
Rents due	75 00	
		6,639 74
		<u>\$251,014 89</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$223,556 65	
Interest credited for the six months ending with December 31, 1894	8,598 35	
		\$227,155 00
Surplus		23,859 89
		<u>\$251,014 89</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$38,186 91
From depositors, not including interest credited	185,091 06
From interest on loans, deposits and investments	9,784 08
From rents from banking house.....	297 75
From mortgages.....	5,271 08
From redemption of stocks.....	8,042 87
From loans repaid.....	17,000 60
	<hr/>
	\$208,578 17
	<hr/> <hr/>

PAYMENTS.

To depositors, including interest paid to them.....	\$180,274 21
For loans on bonds and mortgages	11,900 00
For loans on stocks and other securities	5,000 00
For stocks and bonds purchased, par value, \$10,212.71; cost, including premiums, commissions, etc.....	10,428 71
For current expenses of the bank, viz.: Salaries.....	\$1,807 00
For expenses of banking house or rent of banking rooms..	1 9 89
For other expenses.....	260 60
	<hr/>
	1,600 58
Other payments, viz.: Accrued interest on securities purchased.	57 00
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	44,818 07
	<hr/>
	\$208,578 17
	<hr/> <hr/>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	1,588
Number of accounts opened or reopened during the year 1894.	270
Number of accounts closed during the year 1894	194
Total number of deposits received during the year 1894	2,240
Total number of payments to depositors during the year 1894..	2,201
Amount deposited during the year 1894, not including interest credited for that period.....	\$185,091 06
Amount withdrawn during the year 1894.....	180,274 21
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894	\$3,498 25
January, 1895.....	8,586 85
	<hr/>
	7,086 80
Average amount of each account, January 1, 1895	160 96
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	3,170 97
Number of such accounts which exceeded \$3,000.....	1
	<hr/> <hr/>

Rate per cent of dividends or interest to depositors during the year 1894, 4 per cent.

84. SYRACUSE SAVINGS BANK, SYRACUSE.

[Corner James and Salina streets ; incorporated 1849.]

J. P. CLARK, President.

ALFRED F. LEWIS, Treasurer.

TRUSTEES.

N SMITH,
CLARK,
GORTHERUP,
ISCOCK,
KINSON,
F. GRAVES,

ALFRED A. HOULETT,
FRANCIS HENDRICKS,
JOHN LIGHTON,
AMOS L. MASON,
W. H. H. GERE,
HENRY J. MOWRY,

AUSTIN C. CHASE,
JOHN DUNN, JR.,
RICHARD W. JONES,
NICHOLAS PETERS,
GEORGE DOHENEY,
CHARLES HUBBARD.

FINANCIAL.

RESOURCES.

Real estate mortgages..... \$4,518,520 41
Other investments, viz.:

Stocks and bonds.	Cost.	Par value.	Estimated market value.
U.S. Bonds.....	\$754,050 00	\$660,000 00	\$762,225 00
Illinois.....	25,725 00	25,000 00	30,500 00
Missouri.....	88,780 00	82,000 00	84,770 00
Ohio State.....	1,010,273 40	918,666 98	1,080,891 98
New York State.....	25,496 00	24,000 00	31,680 00
Wisconsin State.....	192,450 70	178,400 00	199,078 40
Michigan State.....	20,000 00	20,000 00	20,600 00
Trust.....	10,807 44	10,500 00	10,710 00
	<u>\$2,187,582 54</u>	<u>\$1,928,566 98</u>	<u>\$2,163,455 38</u>
			2,163,455 38

Loaned on stocks as authorized by chapter 689, Laws of 1892..... 1,000 00
Real estate, house and lot, cost, \$391,661.27; estimated present value..... 250,000 00
Real estate, lot, cost, \$5,501.85; estimated present value..... 5,200 00
Deposits in banks or trust companies..... 583,294 27
Cash on hand..... 41,851 42
Other assets, not included above, viz.:

Interest accrued.....	\$123,348 08
Profits for property sold.....	2,000 00
Interest due on above.....	87 00
Advance and taxes advanced to mortgagors.....	231 16
Interest due and accrued.....	<u>2,072 00</u>
	128,888 24
	<u><u>\$7,691,709 72</u></u>

LIABILITIES.

Due to depositors, viz.:

Capital.....	\$6,741,680 87
Profit credited for the six months ending with December 31, 1904.....	128,204 90
Drawer's check outstanding.....	<u>12,999 97</u>
	\$6,882,885 24
Liabilities, viz.: Unpaid on mortgages, the full amount ; been charged to mortgage account.....	8,760 07
	<u>800,064 41</u>
	<u><u>\$7,691,709 72</u></u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$499,955 15
From depositors, not including interest credited.....	8,115,221 78
From interest on loans, deposits and investments.....	819,408 78
From rents from banking house.....	10,508 58
From rents from other real estate.....	210 00
From mortgages	836,256 83
From redemption of stocks	268,916 58
From stocks sold, par value, \$500; amount received therefor..	500 00
From all other sources, viz.:	
Real estate sold, contracts.....	\$100 00
Real estate, from foreclosure account.....	925 00
Exchange	32 06
Exchange of United States bonds.....	250 00
Insurance and taxes advanced mortgagors, returned.....	914 04
	<u>2,221 10</u>
	<u><u>\$4,553 198 80</u></u>

PAYMENTS.

To depositors, including interest paid to them.....	\$2,988,257 14
For loans on bonds and mortgages.....	407,996 49
For loans on stocks and other securities.....	1,000 00
For stocks and bonds purchased, par value, \$482,000; cost, including premiums, commissions, etc.....	495,519 40
For current expenses of the bank, viz.: Salaries.....	\$18,526 68
For expenses of banking house or rent of banking rooms..	15,707 03
For other expenses.....	5,262 19
	<u>39,495 90</u>
For taxes on real estate, except banking house.....	96 42
For repairs and other incidental expenses on real estate, except banking house.....	34 53
Other payments, viz.: Insurance and taxes advanced mortgagors	653 23
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	625,145 00
	<u><u>\$4,553,198 80</u></u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	16,121
Number of accounts opened or reopened during the year 1894..	8,370
Number of accounts closed during the year 1894.....	2,677
Total number of deposits received during the year 1894.....	82,809
Total number of payments to depositors during the year 1894..	30,690
Amount deposited during the year 1894, not including interest credited for that period.....	\$3,115,221 78
Amount withdrawn during the year 1894.....	2,996,257 11
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$121,790 96
January, 1895.....	128,204 40
Paid but not credited at other periods.....	2,795 25
	<u>252,791 21</u>
Average amount of each account, January 1, 1895	426 14
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	8,757 44
Number of such accounts which exceeded \$3,000.....	10

Rate per cent of dividends or interest to depositors during the year 1894,
4 per cent.

ORANGE COUNTY.

85. CORNWALL SAVINGS BANK, CORNWALL-ON-THE-HUDSON.

[Incorporated 1871.]

CHARLES E. COOK, *President.* STEPHEN B. YOUNG, *Treasurer.*

TRUSTEES.

CHARLES E. COCK,
STEPHEN B. YOUNG,
DANIEL E. POPE,
ROBERT S. TALBOT,

A. L. BROWN,
HENRY N. CLARK,
WILLIAM FEITNER,
HENRY C. SMITH,
GILBERT TOMPKINS.

WILLIAM A. SEAMAN,
ROWLAND COCKS,
L. GRANT GOODNOUGH,
E. B. ST. JOHN,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$66,752 00
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
State of Kansas.....	\$3,340 85	\$2,365 00	\$2,365 00
State of North Dakota.....	532 50	500 00	500 00
State of Colorado	884 85	879 50	900 00
State of Washington	2,091 15	2,084 20	2,084 20
Cities in this State.....	2,100 00	2,000 00	2,100 00
Counties in this State	3,190 00	2,900 00	3,190 00
Towns in this State.....	6,762 54	6,626 25	6,726 25
	<u>\$18,901 89</u>	<u>\$17,354 95</u>	<u>\$17,865 45</u>

Cash on deposit in banks or trust companies 17,865 45
Cash on hand..... 4,661 91
All other assets, not included above, viz.: 518 51

Interest accrued..... \$1,707 11
Office furniture..... 90 97
1,798 08
\$61,590 95

LIABILITIES.

Amount due depositors, viz.:

Principal	\$56,655 77
Interest credited for the six months ending with December 31, 1894	982 44
	<u>\$57,638 21</u>
Surplus	8,952 74
	<u>\$61,590 95</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day...	\$2,802 12
From depositors, not including interest credited	83,564 86
From interest on loans, deposits and investments.....	2,745 45
From mortgages.....	1,350 00
From redemption of stocks	5,198 00
	<u>\$95,660 43</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$30,848 99
For loans on bonds and mortgages....	3,000 00
For stocks and bonds purchased, par value, \$6,589.95; cost, including premiums, commissions, etc.....	6,610 74
For interest (other than interest payments to depositors).....	7 00
For current expenses of the bank, viz.: Salaries.....	\$500 00
For other expenses.....	18 28
	518 28
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	5,175 42
	<u>\$45,660 43</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	457
Number of accounts opened or reopened during the year 1894..	68
Number of accounts closed during the year 1894.....	68
Total number of deposits received during the year 1894.....	525
Total number of payments to depositors during the year 1894..	723
Amount deposited during the year 1894, not including interest credited for that period.....	\$33,564 86
Amount withdrawn during the year 1894.....	30,848 99
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894	\$956 08
January, 1895	983 44
	1,940 52
Average amount of each account, January 1, 1895.....	126 12
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	1,920 90
Rate per cent of dividends or interest to depositors during the year 1894, 3 and 4 per cent.	

86. GOSHEN SAVINGS BANK, GOSHEN.

[West Main street; incorporated 1871.]

JASON W. CORWIN, *Vice-President.* DUDLEY MURRAY, *Secretary.*

TRUSTEES.

A. V. D. WALLACE, J. W. CORWIN, W. D. VAN VLIET,
C. G. ELLIOTT, F. H. REEVES, JOSEPH DURLAND,
HENRY BACON, D. MURRAY, B. F. EDSALL.

FINANCIAL.

RESOURCES.

Bonds and mortgages....				\$299,220 00
Stock investments, viz.:				
Stocks and bonds.	Cost.	Par value.	Estimated market value.	
Cities in this State	\$117,269 75	\$103,500 00	\$118,105 00	
Counties in this State.....	26,296 70	26,000 00	25,700 00	
Towns in this State	32,036 07	3,517 15	32,440 25	
Villages in this State.....	62,965 00	60,500 00	61,500 00	
School district	28,632 61	27,500 00	27,500 00	
	<u>\$367,194 13</u>	<u>\$249,017 25</u>	<u>\$300,945 25</u>	299,220 00

Amount loaned on stocks as authorized by chapter 689, Laws of 1892.....	\$500 00
Cash on deposit in banks or trust companies.....	51,483 66
Cash on hand.....	2,956 56
All other assets, not included above, viz.:	
Interest accrued	\$9,693 32
Rent paid in advance.....	116 68
	<u>9,810 00</u>
	<u><u>\$624,214 47</u></u>

LIABILITIES.

Amount due depositors, viz.:	
Principal	\$598,631 33
Interest credited for the six months ending with December 31, 1894	11,161 92
	<u>\$609,793 25</u>
Other liabilities, viz.: Expenses incurred but unpaid.....	209 89
Surplus	14,208 88
	<u><u>\$624,214 47</u></u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$38,934 59
From depositors, not including interest credited	180,690 73
From interest on loans, deposits and investments	25,821 13
From mortgages.....	9,700 00
From redemption of stocks	16,822 50
	<u>\$221,468 95</u>

PAYMENTS.

To depositors, including interest paid to them	\$147,418 62
For loans on bonds and mortgages	7,000 00
For stocks and bonds purchased, par value, \$10,117.25; cost, including premiums, commissions, etc	10,417 25
For interest (other than interest payments to depositors).....	81 11
For current expenses of the bank, viz.: Salaries.....	\$1,560 00
For expenses of banking house or rent of banking rooms..	850 00
For other expenses.....	257 75
	<u>2,167 75</u>
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	54,489 22
	<u><u>\$221,468 95</u></u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	1,937
Number of accounts opened or reopened during the year 1894.....	273
Number of accounts closed during the year 1894.....	287
Total number of deposits received during the year 1894.....	1,546
Total number of payments to depositors during the year 1894.....	1,484
Amount deposited during the year 1894, not including interest credited for that period.....	\$180,690 73
Amount withdrawn during the year 1894.....	147,418 62

Amount of interest credited and paid for the year 1894, viz.:

July, 1894.....	\$10,836 51	
January, 1895.....	11,161 92	
		\$21,998 43
Average amount of each account, January 1, 1895.....		809 05
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....		8,000 00

Rate per cent of dividends or interest to depositors during the year 1894, 3 and 4 per cent.

87. MIDDLETOWN SAVINGS BANK, MIDDLETOWN.

[2 South street; incorporated 1866.]

ALBERT BULL, President. D. H. BAILEY, Treasurer.

TRUSTEES.

L. ARMSTRONG, ALBERT BULL, S. H. TALCOTT, WM. MILSPAUGH,]	GEORGE B. ADAMS, U. T. HAYES, M. D. STIVERS, DANIEL H. BAILEY, FRANK BUCKLEY.	EDMUND MILLEN, JESSE W. CANFIELD, JOHN E. ISEMAN, FRANK B. DENTON,
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FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$463,690 76
Stock investments, viz.:				
Stocks and bonds.	Cost.	Par value.	Estimated market value.	
United States	\$109,072 50	\$85,000 00	\$96,050 00	
Cities in this State	287,618 49	269,854 00	279,034 00	
Towns in this State	273,567 50	272,000 00	278,005 00	
Villages in this State.....	255,200 60	169,000 00	278,380 00	
School district	11,270 00	11,000 00	11,040 00	
	\$966,729 09	\$906,854 00	\$942,509 00	942,509 00
Banking house and lot, cost, \$19,939.68; estimated present value				16,000 00
Other real estate, cost, \$2,168.80; estimated present value.....				1,835 00
Cash on deposit in banks or trust companies.....				124,613 05
Cash on hand.. ..				54,072 55
All other assets, not included above, viz.:				
Interest accrued.....			\$12,856 90	
Rent.....			187 50	
Miscellaneous.....			65 79	
				19,000 19
				\$1,621,770 55

LIABILITIES.

Amount due depositors, viz.:

Principal	\$1,493,222 43	
Interest credited for the six months ending with December 31, 1894.....	27,185 65	
		\$1,520,418 08
Surplus.....		101,352 47
		\$1,621,770 55

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$183,273 09
From depositors, not including interest credited	447,112 81
From interest on loans, deposits and investments	68,816 15
From rents from banking house	275 00
From mortgages	49,179 24
From redemption of stocks	28,854 00
From all other sources, viz.: Sold under contract	575 00
	<hr/>
	\$718,084 79
	<hr/> <hr/>

PAYMENTS.

To depositors, including interest paid to them	\$487,225 16
For loans on bonds and mortgages	16,700 00
For stocks and bonds purchased, par value, \$28,000; cost, including premiums, commissions, etc.	29,518 75
For interest (other than interest payments to depositors)	221 97
For current expenses of the bank, viz.: Salaries	\$3,860 00
For expenses of banking house or rent of banking rooms	254 88
For other expenses	1,610 78
	<hr/>
	5,725 61
For taxes on real estate, except banking house	7 70
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	178,685 60
	<hr/>
	\$718,084 79
	<hr/> <hr/>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	6,524
Number of accounts opened or reopened during the year 1894	1,165
Number of accounts closed during the year 1894	831
Total number of deposits received during the year 1894	6,736
Total number of payments to depositors during the year 1894	6,821
Amount deposited during the year 1894, not including interest credited for that period	\$447,112 81
Amount withdrawn during the year 1894	487,225 16
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894	\$26,743 25
January, 1895	27,185 65
	<hr/>
	58,928 90
Average amount of each account, January 1, 1895	283 05
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record or of a surrogate	3,000 00
	<hr/> <hr/>

Rate per cent of dividends or interest to depositors during the year 1894,
3 and 4 per cent.

88. NEWBURGH SAVINGS BANK, NEWBURGH.

[Smith street; incorporated 1852.]

CHARLES S. JENKINS, *President.*THOMAS F. BALFE, *Treasurer.*

TRUSTEES.

CHARLES S. JENKINS,
JAMES M. WENTZ,
JOHN SCHOONMAKER,
J. H. H. CHAPMAN,JAMES BIGLER,
ISAAC C. CHAPMAN,
JAMES T. LAWSON,
WILLIAM O. MAILLER,
DANIEL S. WARING.SAMUEL O. MILLS,
JOSEPH CHADWICK,
ALANSON Y. WELLER,
CLAYTON E. SWEET,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$2,028,830 00
 Stock investments, viz.:

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.	
United States.....	\$533,895 00	\$500,000 00	\$563,000 00	
State of Indiana.....	100,625 00	100,000 00	100,000 00	
Cities in this State.....	2,981,012 97	2,403,600 00	2,823,942 00	
Towns in this State.....	278,751 05	278,830 00	274,800 00	
School district.....	46,576 00	46,800 00	46,800 00	
	<u>\$3,940,860 02</u>	<u>\$2,328,230 00</u>	<u>\$3,808,122 00</u>	3,808,122 00

Banking house and lot, cost, \$115,527.16; estimated present value 50,000 00
 Cash on deposit in banks or trust companies 439,423 30
 Cash on hand..... 45,213 50
 All other assets, not included above, viz.: Interest accrued 88,806 30
\$6,454,806 37

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$5,345,053 68	
Interest credited for the six months ending with December 31, 1894.....	97,787 59	
	<u>\$5,345,791 27</u>	
Surplus		1,109,105 00
		<u>\$6,454,896 27</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$546,253 21
From depositors, not including interest credited.....	1,029,367 55
From interest on loans, deposits and investments.....	289,676 97
From rents from banking house.....	2,189 06
From mortgages ..	178,530 06
From redemption of stocks.....	162,006 20
	<u>\$2,208,022 95</u>

PAYMENTS.

To depositors, including interest paid to them	\$1,118,161 58
For loans on bonds and mortgages.....	881,000 58
For stocks and bonds purchased, par value, \$190,849.20; cost, including premiums, commissions, etc ..	207,797 55
For interest (other than interest payments to depositors).....	600 00

current expenses of the bank, viz.: Salaries	\$12,770 00	
expenses of banking house or rent of banking rooms..	1,742 27	
other expenses.....	1,885 93	
		\$15,898 20
on hand and in banks or trust companies, December 31,		
after transactions of the day.....		484,635 88
		<u>\$2,208,026 89</u>

STATISTICAL INFORMATION.

number of open accounts, January 1, 1895	12,862
number of accounts opened or reopened during the year 1894..	1,410
number of accounts closed during the year 1894	1,899
number of deposits received during the year 1894.....	10,359
number of payments to depositors during the year 1894..	10,080
amount deposited during the year 1894, not including interest	
credited for that period	\$1,029,357 85
amount withdrawn during the year 1894	1,118,161 53
amount of interest credited and paid for the year 1894, viz.:	
for 1894	\$95,988 15
for January, 1895.....	97,737 59
	<u>193,725 74</u>
average amount of each account, January 1, 1895.....	415 63
largest amount due any one depositor, January 1, 1895, exclu-	
sive of interest and of any deposits made by order of a court	
record or of a surrogate	8,947 08
number of such accounts which exceeded \$3,000.....	86

Rate per cent of dividends or interest to depositors during the year 1894,
4 per cent.

89. WALDEN SAVINGS BANK, WALDEN.

[Main street; incorporated 1872.]

W. W. STODDARD, President. C. W. SADLER, Secretary and Treasurer.

TRUSTEES.

FEARS,	WM. H. SENIOR,	FREDERICK BODINE,
N. L. MILLSPAUGH,	HIRAM B. WOOSTER,	JOHN R. HAYS,
AS J. FOWLER,	GEORGE W. STODDARD,	GEORGE WELLS, JR.,
S. W. BRADLEY,	WILLIS C. STEVENS,	SIMON VERNON,
	EDMUND S. SAYER,	

FINANCIAL.
RESOURCES.

Real estate and mortgages				\$168,952 00
Stock investments, viz.:				
Stocks and bonds.	Cost.	Par value.	Estimated market value.	
New Hampshire	\$1,020 00	\$3,000 00	\$3,240 00	
in this State.....	89,993 21	25,000 00	28,180 00	
in this State.....	1,920 00	1,500 00	1,500 00	
in this State.....	36,815 90	35,000 00	25,585 00	
in this State.....	24,597 00	21,400 00	21,400 00	
District.....	10,812 00	20,200 00	21,560 00	
	<u>\$128,180 11</u>	<u>\$118,195 00</u>	<u>\$122,415 00</u>	122,415 00
Real estate, cost, \$4,548.86; estimated present value				4,548 86
on deposit in banks or trust companies... ..				28,500 00
on hand.....				43 72
Other assets, not included above, viz.: Interest accrued....				5,199 56
				<u>\$329,658 64</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$277,165 52	
Interest credited for the six months ending with December 31, 1894.....	5,117 34	
		\$282,283 86
Surplus.....		47,375 78
		<u>\$329,658 64</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....		\$28,455 88
From depositors, not including interest credited.....		64,300 52
From interest on loans, deposits and investments.....		15,343 12
From mortgages.....		9,675 00
From redemption of stocks		2,040 00
From all other sources, viz.:		
Advance for taxes on farm, repaid.....	\$253 08	
Insurance premium returned.....	3 50	
		256 58
		<u>\$120,129 06</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$78,019 71
For loans on bonds and mortgages.....	6,350 00
For stocks and bonds purchased, par value, \$1,200; cost, including premiums, commissions, etc.....	1,200 00
For current expenses of the bank, viz.: Salaries.....	\$950 00
For expenses of banking house or rent of banking rooms..	175 00
For other expenses.....	161 49
	1,286 49
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	4,548 36
For taxes, repairs and other incidental expenses on real estate, except banking house.....	180 78
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	28,543 73
	<u>\$120,129 06</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	1,526
Number of accounts opened or reopened during the year 1894.....	180
Number of accounts closed during the year 1894.....	177
Total number of deposits received during the year 1894....	986
Total number of payments to depositors during the year 1894..	1,070
Amount deposited during the year 1894, not including interest credited for that period	\$64,300 52
Amount withdrawn during the year 1894.....	78,019 71
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$4,771 00
January 1895.....	5,117 34
	9,888 34
Average amount of each account, January 1, 1895.....	185 00
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	3,045 00
Number of such accounts which exceeded \$3,000.....	1

Rate per cent of dividends or interest to depositors during the year 1894.
8 and 4 per cent.

90. WARWICK SAVINGS BANK, WARWICK.

[Incorporated 1875.]

AMES H. HOLLY, *President.*

THOMAS BURT, *Treasurer.*

TRUSTEES.

AMES H. HOLLY,
THOMAS BURT,
JOHN SAYER,
JOHN B. BRADNER,

WILLIAM L. OGDEN,
SAMUEL PELTON,
JAMES E. WATERBURY,
JOSEPH DURLAND,
NICHOLAS L. FURMAN.

THOMAS WELLING,
JAMES WISNER,
WILLIAM J. SLY,
CHARLES H. WILSON.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$325,843 00

Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
State of Nebraska	\$20,875 00	\$20,000 00	\$20,200 00
State of North Dakota.....	12,017 50	11,000 00	11,630 00
State of South Dakota.....	20,200 00	20,000 00	20,400 00
Cities in this State	147,714 62	126,700 00	149,119 50
Counties in this State.....	5,220 63	4,500 00	4,950 00
Towns in this State	56,609 75	12,700 00	19,152 00
Villages in this State.....	41,050 00	40,000 00	48,940 00
School district	38,707 05	35,750 00	39,897 50
	<u>\$341,892 55</u>	<u>\$310,650 00</u>	<u>\$348,934 00</u>

848,934 00

Cash on deposit in banks or trust companies.....

71,527 77

Cash on hand

127 69

All other assets, not included above, viz.:

Interest accrued..... \$12,040 81
Furniture and fixtures..... 6 8 00

12,648 81

\$758,580 77

LIABILITIES.

Amount due depositors, viz.:

Principal \$685,803 78
Interest credited for the six months ending with December
31, 1894 12,470 96

\$697,774 69

Surplus

60,806 08

\$758,580 77

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.. . . .	\$43,756 93
From depositors, not including interest credited.....	183,589 58
From interest on loans, deposits and investments.....	81,174 68
From mortgages	22,600 00
From redemption of stocks	4,250 00
	<u>\$285,371 19</u>

PAYMENTS.

To depositors, including interest paid to them	\$180,738 92
For loans on bonds and mortgages	20,200 00
For stocks and bonds purchased, par value, \$10,000; cost, including premiums, commissions, etc.....	10,153 00
For interest (other than interest payments to depositors).....	110 15

For current expenses of the bank, viz.: Salaries.....	\$1,950 00	
For expenses of banking house or rent of banking rooms..	225 00	
For other expenses	310 51	
		\$2,485 51
Other payments, viz.: Furniture and fixtures.		28 15
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....		71,655 00
		<u>\$285,871 19</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	2,845
Number of accounts opened or reopened during the year 1894,	816
Number of accounts closed during the year 1894.....	219
Total number of deposits received during the year 1894	2,007
Total number of payments to depositors during the year 1894..	1,526
Amount deposited during the year 1894, not including interest credited for that period.....	\$183,589 58
Amount withdrawn during the year 1894.....	180,788 93
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$12 044 42
January, 1895.....	12,470 96
Credited at other periods	8 60
	<u>24,523 98</u>
Average amount of each account, January 1, 1895.....	297 55
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record or of a surrogate.....	4,600 00
Number of such accounts which exceeded \$3,000	2

Rate per cent of dividends or interest to depositors during the year 1894,
8 and 4 per cent.

OSWEGO COUNTY.

91. FULTON SAVINGS BANK, FULTON.

[First street; incorporated 1871.]

ABRAHAM HOWE, *President.* WILLIAM J. LOVEJOY, *Secretary*

TRUSTEES.

ABRAHAM HOWE,	WILLIAM S. NELSON,	JOHN W. PRATT,
JOHN C. WELLS,	ARVIN RICE,	W. D. PATTERSON,
EZRA S. HOGFLAND,	WILLIAM J. LOVEJOY,	GILES S. PIPER,
CHARLES G. BACON,	GEORGE M. CASE,	FRED. A. EMERICK,
REUBEN BRADSHAW,	ABRAM EMERICK,	GEORGE P. WELLS.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....			\$278,800 00
Stock investments, viz.:			
Stocks and bonds.	Cost.	Par value.	Estimated market value.
Cities in this State.....	\$216 00	\$200 00	\$200 00
Towns in this State.....	72,266 50	70,700 00	77,524 00
Villages in this State.....	34,258 20	19,935 00	33,885 00
	<u>\$106,690 70</u>	<u>\$100,835 00</u>	<u>\$111,609 00</u>
			111,609 00

loaned on stocks as authorized by chapter 689, Laws	
2	\$3,050 00
house and lot, cost, \$8,774; estimated present value,	8,750 00
real estate, cost, \$2,240; estimated present value	1,600 00
deposit in banks or trust companies.....	64,048 13
hand	4,299 70
or assets, not included above, viz.:	

est accrued	\$11,841 85	
contracts.....	1,951 59	
se account	794 84	
and office furniture.....	1,000 00	
		15,587 78
		<u>\$487,774 93</u>

LIABILITIES.

due depositors, viz.:

Capital	\$143,123 71	
est credited for the six months ending with December		
1894.....	8,110 85	
		\$451,233 06
		86,541 87
		<u>\$487,774 93</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

in hand and in banks or trust companies, January 1,		
before transactions of the day		\$56,481 76
depositors, not including interest credited		282,993 50
interest on loans, deposits and investments		22,889 90
rents from banking house.....		887 50
mortgages.....		26,806 00
redemption of stocks		8,000 00
loans repaid		644 00
all other sources, viz.:		
estate sold	\$970 65	
change	19 61	
received for hay from place since sold	10 00	
	<hr/>	1,000 26
		<hr/>
		\$399,202 93

PAYMENTS.

itors, including interest paid to them.....		\$254,690 65
is on bonds and mortgages		42,000 00
ns on stocks and other securities		904 00
cks and bonds purchased, par value, \$26,935; cost,		
ling premiums, commissions, etc.....		29,750 50
erest (other than interest payments to depositors)		844 13
urrent expenses of the bank, viz.: Salaries	\$2,500 00	
xpenses of banking house or rent of banking rooms ..	266 37	
ther expenses.....	250 51	
	<hr/>	8,016 88
es on real estate, except banking house...		20 94
airs and other incidental expenses on real estate, except		
ng house.....		4 25

Other payments, viz.:

Profit and loss	\$9 87	
Pension che k lost in the mail	10 00	
Insurance paid on mortgaged property	93 75	
Suspense account	10 13	
		\$123 75
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day		68,847 83
		<u>\$699,203 92</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	2,450
Number of accounts opened or reopened during the year 1894 ..	481
Number of accounts closed during the year 1894	824
Total number of deposits received during the year 1894	5,834
Total number of payments to depositors during the year 1894..	4,263
Amount deposited during the year 1894, not including interest credited for that period.....	\$282,993 50
Amount withdrawn during the year 1894.....	254,690 65
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$7,782 91
January, 1895.....	8,110 25
Credited at other periods.....	82 02
	<u>15,975 28</u>
Average amount of each account, January 1, 1895.....	184 17
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	<u>3,000 00</u>

Rate per cent of dividends or interest to depositors during the year 1894, 4 per cent.

92. OSWEGO CITY SAVINGS BANK, OSWEGO.

[214 West First street; incorporated 1859.]

BYRON DE WITT, *President.* JOHN P. PHELPS, *Treasurer.*

TRUSTEES.

BYRON DEWITT, JOHN RATIGAN, LEONARD AMES, JR., DUDLEY M. IRWIN,	AARON COLNON, ORSON H. BROWN, OSCAR H. HASTINGS, JOHN H. MCCOLLOM, RICHARD J. OLIPHANT.	HENRY H. LYMAN, CHARLES H. BUTLER, JOHN SHEPARD FITCH, THOMAS P. KINGSFORD,
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FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$167,261 25
Stock investments, viz.:				
Stocks and bonds.	Cost.	Par value.	Estimated market value.	
State of Nebraska warrants	\$4,403 10	\$4,403 10	\$4,403 10	
Cities in this State	178,050 00	156,800 00	214,392 00	
Towns in this State	341,507 70	342,700 00	361,794 00	
Villages in this State.....	197,375 00	196,000 00	213,565 00	
School district.....	93,126 00	93,126 00	97,584 16	
	<u>\$814,471 80</u>	<u>\$793,029 10</u>	<u>\$831,738 26</u>	831,738 26

OSWEGO COUNTY.

185

loaned on stocks as authorized by chapter 689, Laws	
2.....	\$17,120 00
house and lot, cost, \$48,951.18; estimated present	
.....	17,000 00
deposit in banks or trust companies.....	91,805 09
hand.....	80,778 00
r assets, not included above, viz.:	

st accrued	\$31,158 87	
contract.....	875 00	
of bank building.....	268 88	
		21,790 60
		<u>\$1,227,488 20</u>

LIABILITIES.

due depositors, viz.:

pal.....	\$1,107,481 49	
st credited for the six months ending with December		
304	19,866 46	
		\$1,127,847 95
ilities, viz.: Interest accrued on deposits to January		
.....		222 90
.....		99,917 85
		<u>\$1,227,488 20</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

hand and in banks or trust companies, January 1,	
efore transactions of the day.....	\$85,429 74
positors, not including interest credited	624,086 19
erest on loans, deposits and investments	46,002 75
nts from banking house.....	1,817 75
ortgages.....	28,598 25
emption of stocks.....	19,706 00
cks sold, par value, \$3,000; amount received therefor	2,000 00
ns repaid.....	86,100 00
other sources, viz.: Contracts.....	50 00
	<u>\$888,785 68</u>

PAYMENTS.

itors, including interest paid to them	\$587,994 18
on bonds and mortgages	12,800 00
on stocks and other securities.....	31,100 00
ks and bonds purchased, par value, \$74,903.10; cost,	
ng premiums, commissions, etc.....	76,403 10
est (other than interest payments to depositors).....	659 88
rent expenses of the bank, viz.: Salaries	\$5,105 50
penses of banking house or rent of banking rooms..	1,078 65
ier expenses.....	1,071 88
	<u>7,250 48</u>
hand and in banks or trust companies, December 31,	
fter transactions of the day.....	122,578 09
	<u>\$888,785 68</u>

186	REPORT ON SAVINGS BANKS.
STATISTICAL INFORMATION.	
Number of open accounts, January 1, 1895.....	\$3,980
Number of accounts opened or reopened during the year 1894.....	1,129
Number of accounts closed during the year 1894.....	960
Total number of deposits received during the year 1894.....	7,260
Total number of payments to depositors during the year 1894..	6,869
Amount deposited during the year 1894, not including interest credited for that period.....	\$524,086 19
Amount withdrawn during the year 1894.....	587,994 13
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$16,555 87
January, 1895....	19,863 46
Paid but not credited at other periods.....	561 44
	36,980 77
Average amount of each account, January 1, 1895	26 85
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	5,000 00
Number of such accounts which exceeded \$3,000.....	1
Rate per cent of dividends or interest to depositors during the year 1894, 8½ and 4 per cent.	

93. OSWEGO COUNTY SAVINGS BANK, OSWEGO.
 [93 East First street; incorporated 1870.]

JOHN B. EDWARDS, *President.*

JOSEPH B. LATHROP, *Treasurer*

TRUSTEES.

OZRO M. BOND,
LAWRENCE CLANCEY,
S. M. COON,
DANIEL L. COUCH,
BENJAMIN DOOLITTLE,
JOHN B. EDWARDS,

ALONZO H. FAILING,
OREN F. GAYLORD,
JAMES F. HERRICK,
JOSEPH B. LATHROP,
HENRY D. McCAFFREY,

WASHINGTON T. HENDERSON,
ALANSON S. PAGE,
BENJAMIN S. STONE,
CHARLES A. TANNER,
MANNISTER WORTS,
BENJAMIN C. TURNER.

FINANCIAL.

RESOURCES.

Bonds and mortgages. \$278,825 00

Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
State of Washington (warrants),	\$55,591 95	\$54,691 09	\$54,634 09
Cities in this State.....	125,854 03	122,460 40	130,175 07
Towns in this State	241,573 59	277,778 82	245,818 24
Villages in this State.....	11,167 60	10,000 00	11,245 00
School district.....	25,714 01	23,800 00	16,854 31
	<u>\$499,905 64</u>	<u>\$488,733 31</u>	<u>\$508,821 71</u>

508,821 71

Amount loaned on stocks as authorized by chapter 689, Laws of 1892..... 16,500 00

Real estate, cost. \$4,251.92; estimated present value..... 8,702 25

Cash on deposit in banks or trust companies

67,152 83

Cash on hand..... 7,569 34

All other assets, not included above, viz.:

Interest accrued.....	\$18,674 93
Land contract.....	1,592 50
Mortgage tax and insurance account	312 91
Furniture and fixtures	1,700 00
	<u>22,280 39</u>

22,280 39

\$904,860 92

LIABILITIES.

Amount due depositors, viz.:

Principal	\$789,978 08	
Interest credited for the six months ending with December 31, 1894	14,323 77	
		\$804,296 80
Surplus		100,054 12
		<u>\$904,350 92</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$95,821 74
From depositors, not including interest credited	495,267 89
From interest on loans, deposits and investments	88,078 54
From rents from real estate	253 45
From mortgages	31,845 00
From redemption of stocks	49,274 40
From stocks sold, par value, \$5,500; amount received therefor ..	5,870 64
From loans repaid	9,200 00
From all other sources, viz.:	

Real estate sold	\$1,800 00	
Land contract	107 50	
Mortgage tax and insurance	416 85	
Exchange	79 79	
		2,404 14
		<u>\$727,515 80</u>

PAYMENTS.

To depositors, including interest paid to them	\$408,942 12
For loans on bonds and mortgages	40,525 00
For loans on stocks and other securities	16,500 00
For stocks and bonds purchased, par value, \$175,757.05; cost, including premiums, commissions, etc	183,680 46
For interest (other than interest payments to depositors)	16 86

For current expenses of the bank, viz.: Salaries	\$1,500 00	
For expenses of banking house or rent of banking rooms ..	500 00	
For other expenses	722 25	
		5,722 25

For taxes on real estate, except banking house	68 12
For repairs and other incidental expenses on real estate, except banking house	12 21
Other payments, viz.:	

Land contract	\$1,700 00	
Mortgage tax and insurance	632 20	
		2,332 20

Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	74,721 57
	<u>\$727,515 80</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	2,687
Number of accounts opened or reopened during the year 1894 ..	949
Number of accounts closed during the year 1894	696
Total number of deposits received during the year 1894	5,405
Total number of payments to depositors during the year 1894 ..	4,750
Amount deposited during the year 1894, not including interest credited for that period	\$495,267 89
Amount withdrawn during the year 1894	408,942 12

Amount of interest credited and paid for the year 1894, viz.:

July, 1894	\$13,967 29	
January, 1895.....	14,323 77	
Paid but not credited at other periods	571 07	
		\$28,163 13
Average amount of each account, January 1, 1895.....		299 70
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record or of a surrogate		5,000 00
Number of such accounts which exceeded \$3,000.....		1
Rate per cent of dividends or interest to depositors during the year 1894, 4 per cent.		

PUTNAM COUNTY.

94. PUTNAM COUNTY SAVINGS BANK, BREWSTERS.

[Main street; incorporated 1871.]

WARREN S. PADDOCK, *President.* ALEXANDER F. LOBDELL, *Secretary.*

TRUSTEES.

ALEXANDER F. LOBDELL, WM. T. GANUNG, BENJ. D. EVERETT, WM. O. TAYLOR, ARTHUR P. BUDD,	JAMES K. SMITH, JOHN S. ENO, WM. E. SMITH, EMERSON W. ADDIS, STARR GANUN,	WARREN S. PADDOCK, ROBERT H. KEELER, LEVI A. SMOVE, GEO. F. SLOAT, ABRAM J. MILLER.
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FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$96,725 00
Stock investments, viz.:				
Stocks and bonds.	Cost.	Par value.	Estimated market value.	
State of New Jersey.....	\$2,330 00	\$2,000 00	\$2,100 00	
Cities in this State.....	10,112 60	89,500 00	99,810 50	
Counties in this State	14,040 00	14,000 00	14,000 00	
Towns in this State	17,045 00	16,400 00	17,470 00	
Villages in this State.....	1,440 00	1,000 00	1,250 00	
	\$137,927 60	\$ 22,900 00	\$134,660 50	134,660 50
Real estate, cost, \$1,751.12; estimated present value				1,751 12
Cash on deposit in banks or trust companies.....				22,277 43
Cash on hand				124 74
All other assets, not included above, viz.:				
Interest accrued			\$4,341 30	
Fixtures.....			500 00	
				4,841 30
				\$260,380 17

LIABILITIES.

Amount due depositors, viz.:

Principal	\$27,825 78	
Interest credited for the six months ending with December 31, 1894	3,722 40	
		\$281,543 18
Surplus		28,831 99
		\$260,380 17

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$25,218 32
From depositors, not including interest credited.....	70,529 56
From interest on loans, deposits and investments.....	11,500 87
From mortgages.....	7,150 00
From redemption of stocks.....	3,000 00
From stocks sold, par value, \$15,500; amount received therefor.....	15,500 00
	<hr/>
	\$182,898 75
	<hr/> <hr/>

PAYMENTS.

To depositors, including interest paid to them.....	\$65,046 51
For loans on bonds and mortgages.....	8,900 00
For stocks and bonds purchased, par value, \$31,900; cost, including premiums, commissions, etc.....	33,245 50
For interest (other than interest payments to depositors).....	104 88
For current expenses of the bank, viz.: Salaries.....	\$1,000 00
For expense of banking house or rent of banking rooms...	7 50
For other expenses.....	441 08
	<hr/>
	1,448 58
For real estate acquired by foreclosure, or in settlement of debts due the bank.....	1,751 12
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	22,402 16
	<hr/>
	\$182,898 75
	<hr/> <hr/>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	1,119
Number of accounts opened or reopened during the year 1894.....	206
Number of accounts closed during the year 1894.....	178
Total number of deposits received during the year 1894.....	1,111
Total number of payments to depositors during the year 1894.....	623
Amount deposited during the year 1894, not including interest credited for that period.....	\$70,529 56
Amount withdrawn during the year 1894.....	65,046 51
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$3,595 05
January, 1895.....	3,722 40
	<hr/>
	7,317 45
Average amount of each account, January 1, 1895.....	206 83
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	3,000 00
Number of such accounts which exceeded \$3,000.....	1
	<hr/> <hr/>

Rate per cent of dividends or interest to depositors during the year 1894,
3 per cent.

QUEENS COUNTY.

95. COLLEGE POINT SAVINGS BANK, COLLEGE POINT.

[Incorporated 1872.]

GEORGE L. GILLETTE, *President.*

CHARLES GRELL, *Secretary.*

TRUSTEES.

GEORGE L. GILLETTE,
EMIL GREEFF,
HUGO FUNKE,
CHARLES GRELL,
A. D. SCHLESINGER,

ANTON ROESINGH,
WILLIAM PAULY,
FREDERICK GERBIG,
FREDERICK G. PAULY,
FERDINAND MARTENS,

BERNARD GREEFF,
ALBERT H. FUNKE,
LEO BARDENHEUER,
WM. W. WEITLING,
HENRY KRAEMER.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$288,400 00
Stock investments, viz.:				
Stocks and bonds.	Cost.	Par value.	Estimated market value.	
State of Missouri.....	\$36,415 83	\$35,000 00	\$35,000 00	
Cities in this State.....	10,750 00	10,000 00	10,750 00	
Villages in this State	70,827 00	64,000 00	79,125 00	
	<u>\$117,492 83</u>	<u>\$109,000 00</u>	<u>\$124,875 00</u>	124,875 00
Cash on deposit in banks or trust companies.....				47,841 15
Cash on hand.....				6,328 90
All other assets, not included above, viz.:				
Loaned on collaterals			\$10,000 00	
Interest accrued.....			9,821 22	
Safe and fixtures.....			500 00	
			<u>19,821 22</u>	19,821 22
				<u>\$486,766 27</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$401,310 55	
Interest credited for the six months ending with December 31, 1894.....	7,076 90	\$408,387 45
Surplus		78,378 82
		<u>\$486,766 27</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$46,652 23
From depositors, not including interest credited	113,528 83
From interest on loans, deposits and investments	28,170 24
From mortgages.....	18,900 00
From redemption of stocks.....	5,500 00
From loans repaid	16,000 00
	<u>\$318,751 44</u>

PAYMENTS.

To depositors, including interest paid to them	\$187,670 57
For loans on stocks and other securities.....	14,000 00
For stocks and bonds purchased, par value, \$10,000; cost, including premiums, commissions, etc.....	10,750 00
For current expenses of the bank, viz.: Salaries.....	\$1,600 00
For expenses of banking house or rent of banking rooms,	300 00
For other expenses	760 83
	2,660 83
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	53,670 05
	<u>\$218,751 44</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	1,701
Number of accounts opened or reopened during the year 1894..	212
Number of accounts closed during the year 1894	147
Total number of deposits received during the year 1894.....	2,158
Total number of payments to depositors during the year 1894..	1,517
Amount deposited during the year 1894, not including interest credited for that period.....	\$118,528 82
Amount withdrawn during the year 1894.....	187,670 57
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$7,104 93
January, 1895.....	7,076 90
	14,281 83
Average amount of each account, January 1, 1895.....	240 09
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	4,118 28
Number of such accounts which exceeded \$3,000	3

Rate per cent of dividends or interest to depositors during the year 1894, 3½ and 4 per cent.

96. JAMAICA SAVINGS BANK, JAMAICA.

[34 Fulton street; incorporated 1850.]

DANIEL SMITH, *First Vice-President.* JOHN H. BRINCKERHOFF, *Treasurer.*

TRUSTEES.

AARON A. DEGRAUW, JOHN H. SUTPHIN, JOHN H. BRINCKERHOFF, WILLIAM A. WARNOCK, DANIEL SMITH,	GEORGE L. PECK, GEORGE DURLAND, STEPHEN RYDER, JOHN E. BACKUS,	STARR EDWARDS, ABRAHAM VAN SICKLEN, CHARLES DOWNING, J. TYLER WATTS, JOHN B. FOSDICK.
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FINANCIAL.

RESOURCES.

Bonds and mortgages... ..	\$406,648 85
Stock investments, viz.:	
Stocks and bonds.	
United States	\$10,062 50
District of Columbia	10,869 38
State of Missouri.....	10,124 01
Cities in this State	4,795 00
Counties in this State	304,500 00
Towns in this State	129,269 03
Villages in th's State.....	24,860 00
School district	41,100 00
	<u>\$534,579 92</u>
	<u>\$527,600 00</u>
	<u>\$541,816 00</u>
	541,816 00

Banking house and lot, cost, \$10,981.74; estimated present value	\$10,981 74
Cash on deposit in banks or trust companies	149,077 40
Cash on hand	8,402 88
All other assets, not included above, viz.:	
Interest accrued	\$30,293 89
Rent accrued.....	41 66
Insurance paid on account of mortgagor.....	28 75
	<u>20,364 30</u>
	<u>\$1,187,291 12</u>

LIABILITIES.

Amount due depositors, viz.:	
Principal	\$989,365 45
Interest credited for the six months ending with December 31, 1894	17,561 20
	<u>\$986,926 65</u>
Surplus	150,364 47
	<u>\$1,187,291 12</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$242,056 50
From depositors, not including interest credited	843,521 74
From interest on loans, deposits and investments	44,705 31
From rents from banking house.....	250 00
From mortgages.....	19,650 00
From redemption of stocks	50,800 00
From all other sources, viz.:	
Profit and loss, amounts paid by the executors of Morris Foodick, late treasurer	\$578 47
Insurance paid for mortgagors, refunded.....	78 75
	<u>652 22</u>
	<u>\$701,135 67</u>

PAYMENTS.

To depositors, including interest paid to them	\$378,274 93
For loans on bonds and mortgages	18,725 00
For stocks and bonds purchased, par value, \$141,500; cost, including premiums, commissions, etc.....	141,500 00
For interest (other than interest payments to depositors)	374 07
For current expenses of the bank, viz.: Salaries	\$3,754 30
For expenses of banking house or rent of banking rooms ..	175 43
For other expenses.....	681 31
	<u>4,610 94</u>
Other payments, viz.:	
Insurance premiums paid on mortgaged property	\$73 50
Profit and loss for shortage in cash.....	96 00
	<u>170 50</u>
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	157,489 23
	<u>\$701,135 67</u>

STATISTICAL INFORMATION.

of open accounts, January 1, 1895	\$2,950
of accounts opened or reopened during the year 1894,	878
of accounts closed during the year 1894	290
number of deposits received during the year 1894	2,797
number of payments to depositors during the year 1894..	2,978
deposited during the year 1894, not including interest	
for that period.....	\$348,521 74
withdrawn during the year 1894.....	378,274 98
of interest credited and paid for the year 1894, viz.:	
1894.....	\$16,584 57
1895.....	17,561 20
	84,145 77
Amount of each account, January 1, 1895	384 55
Amount due any one depositor, January 1, 1895, exclu-	
sive of interest and of any deposits made by order of a court	
or of a surrogate	6,277
of such accounts which exceeded \$3,000	18

per cent of dividends or interest to depositors during the year 1894,
per cent.

THE LONG ISLAND CITY SAVINGS BANK, LONG ISLAND CITY.

[21-23 Jackson avenue; incorporated 1875.]

R. GRAY, *President.* J. H. SMEDLEY, *Secretary.*

TRUSTEES.

GRAY,	J. H. SMEDLEY,	D. S. JONES,
ELSON,	G. W. WILLIAMS,	C. W. HALLETT,
BOUGHTON,	W. E. FREW,	WILLIAM GAULD,
LETT,	L. P. DEXTER,	H. S. SANFORD,
	H. M. THOMAS,	JOHN HARVEY,
	E. N. ANABLE,	BENJAMIN MOORE.

FINANCIAL.

RESOURCES.

Real estate mortgages.....				\$392,280 00
Investments, viz.:				
United States bonds.	Cost.	Par value.	Estimated market value.	
United States	\$115,830 25	\$113,000 00	\$124,760 00	
New York State	20,600 00	20,000 00	20,400 00	
Massachusetts	13,705 40	13,500 00	13,500 00	
Illinois State	64,372 50	51,000 00	55,280 00	
Connecticut.....	49,500 00	49,000 00	51,170 00	
	<u>\$254,008 15</u>	<u>\$248,500 00</u>	<u>\$265,510 00</u>	265,510 00
Deposited on stocks as authorized by chapter 689, Laws				800 00
House and lot, cost, \$24,577; estimated present value..				24,000 00
Deposit in banks or trust companies.....				53,549 19
Land.....				3,247 86
Assets, not included above, viz.:				
Due and accrued.....			\$6,550 23	
Real estate, safe, fixtures, etc.....			4,000 00	
			<u>10,550 23</u>	
				<u>\$749,987 28</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$659,340 59	
Interest credited for the six months ending with December 31, 1894	11,060 45	
		\$670,401 04
Surplus		79,536 24
		<u>\$749,937 28</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$63,166 26
From depositors, not including interest credited	515,739 12
From interest on loans, deposits and investments	84,702 45
From rents from banking house	190 00
From mortgages	40,200 00
From redemption of stocks	2,000 00
From stocks sold, par value, \$11,000; amount received therefor,	11,715 00
From loans repaid	2,150 00
	<u>\$669,862 83</u>

PAYMENTS.

To depositors, including interest paid to them	\$458,139 90
For loans on bonds and mortgages	69,550 00
For loans on stocks and other securities	900 00
For stocks and bonds purchased, par value, \$58,000; cost, including premiums, commissions, etc.	58,775 00
For current expenses of the bank, viz.: Salaries	\$3,587 00
For expenses of banking house or rent of banking rooms...	565 31
For other expenses	1,121 77
	<u>5,274 08</u>
Other payments, viz.:	
Banking house and lot	\$16,577 00
Furniture and fixtures, etc.	3,445 69
Interest purchased with stocks	404 02
	<u>20,426 71</u>
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	56,797 03
	<u>\$669,862 83</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	5,891
Number of accounts opened or reopened during the year 1894,	2,000
Number of accounts closed during the year 1894	2,057
Total number of deposits received during the year 1894	11,061
Total number of payments to depositors during the year 1894..	7,730
Amount deposited during the year 1894, not including interest credited for that period.	\$515,739 12
Amount withdrawn during the year 1894.	458,139 90
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894	\$9,977 52
January, 1895	11,080 45
	<u>\$21,058 97</u>

QUEENS COUNTY.

195

Average amount of each account, January 1, 1895.....	\$118 80
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	8,000 00

Rate per cent of dividends or interest to depositors during the year 1894, 8 and 4 per cent.

98. QUEENS COUNTY SAVINGS BANK, FLUSHING.

[71 Broadway; Incorporated 1859]

GEORGE POPLÉ, *President.*

L. M. FRANKLIN, *Secretary.*

TRUSTEES.

HENRY CLEMENT,
L. M. FRANKLIN,
W. D. GOULD,
JOSEPH DYKES,
GEORGE LEWIS,

W. T. JAMES,
JOHN HEPBURN,
HENRY A. BOGERT,
GEORGE POPLÉ,

JACOB ROEMER,
JOHN H. WILSON,
HARRY L. BOGERT,
J. H. LEVER,
HENRY CARPENTER.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$254,450 00
Stock investments, viz.:	

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
District of Columbia	\$22,700 00	\$20,000 00	\$20,000 00
State of Colorado.....	40,627 88	38,312 12	38,342 12
State of Massachusetts.....	52,000 00	50,000 00	50,000 00
State of Nebraska.....	80,775 00	80,000 00	80,000 00
Cities in this State.....	40,900 50	36,000 00	36,000 00
Counties in this State.....	10,000 00	10,000 00	10,000 00
Towns in this State	57,145 60	53,600 00	53,600 00
Villages in this State.....	82,240 86	67,000 00	67,000 00
School district	15,202 75	14,300 00	14,800 00
	\$351,592 59	\$319,242 12	\$319,242 12

Banking house and lot, cost, \$40,593.45; estimated present value,	819,242 12
Other real estate, cost, \$14,664.81 ; estimated present value....	30,000 00
Cash on deposit in banks or trust companies.....	14,000 00
Cash on hand	84,190 88
All other assets, not included above, viz.: Interest accrued...	7,858 85
	9,799 75
	\$719,041 05

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$25,905 68
Interest credited for the six months ending with December 31, 1894	11,023 66
	\$366,929 84
Surplus.....	82,111 71
	\$719,041 05

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$79,907 82
From depositors, not including interest credited.....	175,840 27
From interest on loans, deposits and investments.....	30,093 95
From rents from banking house.....	1,864 50
From rents from other real estate	899 96
From mortgages	54,900 00
From redemption of stocks.....	7,600 00
	<hr/>
	\$350,106 50

PAYMENTS.

To depositors, including interest paid to them.....	\$164,946 21
For loans on bonds and mortgages.....	86,500 00
For stocks and bonds purchased, par value, \$48,000; cost, including premiums, commissions, etc.....	51,500 00
For current expenses of the bank, viz.: Salaries.....	\$3,300 00
For expenses of banking house or rent of banking rooms..	811 48
For other expenses.....	967 96
	<hr/>
	5,079 44
For taxes on real estate, except banking house.....	203 22
For repairs and other incidental expenses on real estate, except banking house.....	328 45
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	91,549 18
	<hr/>
	\$350,106 50

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	2,661
Number of accounts opened or reopened during the year 1894,	407
Number of accounts closed during the year 1894.....	314
Total number of deposits received during the year 1894.....	2,694
Total number of payments to depositors during the year 1894..	2,232
Amount deposited during the year 1894, not including interest credited for that period.....	\$175,840 27
Amount withdrawn during the year 1894	164,946 21
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$10,657 70
January, 1895.....	11,023 66
	<hr/>
	21,681 36
Average amount of each account, January 1, 1895....	218 77
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record or of a surrogate	4,004 87
Number of such accounts which exceeded \$3,000....	7

Rate per cent of dividends or interest to depositors during the year 1894,
3 and 4 per cent.

99. ROSLYN SAVINGS BANK, ROSLYN.

[Incorporated 1876]

OLOMON S. JACKSON, *President.* JAMES R. WILLETS, *Treasurer.*

TRUSTEES.

ENJ. D. HICKS,
DANIEL A. CORNWELL,
WILLIAM I. WILLIS,
OLOMON S. JACKSON,
UGUSTUS DENTON,
EDWARD WILLETS,
GEORGE P. TITUS,
H. L. GARRETSON,

DANIEL UNDERHILL,
JOHN M. CLARK,
RICHARD M. BOWNE,
THOMAS MOTT,
ELBERT H. BOGART,
SAMUEL I. UNDERHILL,
FREDERICK E. WILLETS,
THOMAS W. ALBERTSON,
FRANK S. TITUS.

DANIEL BOGART,
JAMES R. WILLETS,
ISAAC H. COCKS,
HENRY M. W. EASTMAN,
JOSEPH H. BOGART,
JOHN S. MORRELL,
JOHN T. WOOLEY,
SAMUEL L. HEWLETT,

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$189,325 00
Stock investments, viz.:				
<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States	\$10,151 98	\$10,000 00	\$11,350 00	
Cities in this State	40,605 35	33,500 00	37,655 00	
Towns in this State	11,981 25	10,500 00	11,669 50	
Villages in this State	3,688 93	3,500 00	3,500 00	
School district	28,756 57	28,250 00	28,682 49	
	<u>\$95,182 08</u>	<u>\$5,750 00</u>	<u>\$92,906 99</u>	92,906 99
Cash on deposit in banks or trust companies				44,817 64
Cash on hand				8,259 81
All other assets, not included above, viz.:				
Interest accrued			\$1,239 18	
Office furniture			50 00	
			<u>4,389 18</u>	
				<u>\$339,698 62</u>

LIABILITIES.

Amount due depositors, viz.:			
Principal		\$308,627 46	
Interest credited for the six months ending with December 31, 1894		5,544 08	
		<u>\$314,171 54</u>	
Surplus			25,527 08
			<u>\$339,698 62</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$33,019 51
From depositors, not including interest credited	98,456 81
From interest on loans, deposits and investments	15,141 85
From mortgages	10,800 00
From redemption of stocks	10,500 00
From all other sources, viz.: Insurance premiums	18 75
	<u>\$167,936 42</u>

PAYMENTS.

To depositors, including interest paid to them	\$97,868 26
For loans on bonds and mortgages	6,000 00
For stocks and bonds purchased, par value, \$10,500 ; cost, including premiums, commissions, etc	10,625 00

For current expenses of the bank, viz.: Salaries.....	\$685 00	
For expenses of banking house or rent of banking rooms..	41 29	
For other expenses.....	184 98	
		\$861 27
Other payments, viz.: Interest, Oyster Bay school district bonds		4 44
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day		58,077 45
		<u>\$167,936 43</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	1,121
Number of accounts opened or reopened during the year 1894.....	156
Number of accounts closed during the year 1894.....	73
Total number of deposits received during the year 1894	963
Total number of payments to depositors during the year 1894..	651
Amount deposited during the year 1894, not including interest credited for that period.....	\$98,456 81
Amount withdrawn during the year 1894.....	97,368 26
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894	\$5,502 46
January, 1895.....	5,544 08
	11,046 54
Average amount of each account, January 1, 1895.....	275 31
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate....	3,000 00
Rate per cent of dividends or interest to depositors during the year 1894, 4 per cent.	

RENSSELAER COUNTY.

100. STATE SAVINGS BANK OF TROY.

[20 First street; incorporated 1856.]

THOMAS COLWELL, <i>President.</i>	JULIUS S. HAWLEY, <i>Secretary and Treasurer.</i>
TRUSTEES.	
EBENEZER WARNER, R. EDSON STARKS, WILLARD F. GAY, MANLEY W. MOREY,	IRVING HAYNER, ALBERT E. BONESTEEL, JULIUS S. HAWLEY, PETER MCCARTHY, JAMES C. COVERT.
	TOM S. WATKINS, THOMAS COLWELL, WILLIAM H. ROWE, WILLIAM SLEICHER, Jr.,

FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$26,150 00
Stock investments, viz.:	
<i>Stocks and bonds.</i>	
Cities in this State.....	Cost. Par value. Estimated market value.
	\$11,158 00 \$11,000 00 \$11,000 00
Cash on deposit in banks or trust companies.....	11,000 00
All other assets, not included above, viz.: Interest accrued....	22,645 81
	358 90
	<u>\$60,143 80</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$58,699 98	
Interest credited for the six months ending with December 31, 1894	747 61	
		\$59,447 59
Surplus		700 71
		<u>\$60,148 30</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$1,236 10
From depositors, not including interest credited	20,918 27
From interest on loans, deposits and investments	1,846 00
From mortgages	350 00
From redemption of stocks	25,000 00
	<u>\$49,345 37</u>

PAYMENTS.

To depositors, including interest paid to them	\$16,466 44
For stocks and bonds purchased, par value, \$10,000; cost, including premiums, commissions, etc.	10,158 00
For interest (other than interest payments to depositors)	75 62
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	22,645 31
	<u>\$49,345 37</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	194
Number of accounts opened or reopened during the year 1894 ..	95
Number of accounts closed during the year 1894	54
Total number of deposits received during the year 1894 ...	267
Total number of payments to depositors during the year 1894 ..	186
Amount deposited during the year 1894, not including interest credited for that period	\$20,918 27
Amount withdrawn during the year 1894	16,466 44
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894	\$687 25
January, 1895	745 48
Credited at other periods	18 75
	<u>1,446 48</u>
Average amount of each account, January 1, 1895	804 86
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	3,128 02
Number of such accounts which exceeded \$3,000	2

Rate per cent of dividends or interest to depositors during the year 1894, per cent.

101. TROY SAVINGS BANK, TROY.

[Corner Second and State streets; incorporated 1823.]

CHARLES E. HANAMAN, *President.* J. ERWIN ANTHONY, *Treasurer.*

TRUSTEES.

CHARLES B. RUSSELL,
SAMUEL B. SANFORD,
WALTER P. WARREN,
EDWARD C. GALE,
FRANCIS N. MANN, JR.,
JAMES K. P. PINE,
THOMAS W. LOCKWOOD,

WILLIAM A. THOMPSON,
NORMAN B. SQUIRES,
GEORGE A. STONE,
GEORGE B. CLUETT,
GEORGE T. LANE,
FRANCIS J. MOLLOY,

CHARLES E. HANAMAN,
CHARLES W. TILLINGHAST,
WM. HOWARD DOUGHTY,
JOHN A. MANNING,
HENRY B. DAUCHY,
JOHN WOOLGRISWOLD,
LEWIS E. GURLEY.

FINANCIAL.

RESOURCES.

Bonds and mortgages... \$1,114,225 00
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States	\$1,239,425 00	\$1,100,000 00	\$1,243,250 00
State of Missouri	104,750 00	100,000 00	103,000 00
State of Maine.....	407,375 00	400,000 00	400,000 00
State of Indiana	50,975 00	50,000 00	50,000 00
State of Connecticut.....	255,536 50	250,000 00	250,000 00
State of Massachusetts	496,067 50	480,000 00	480,550 00
State of Maryland	5,250 00	5,000 00	5,125 00
State of New Hampshire.....	114,000 00	100,000 00	112,500 00
State of Florida.....	36,546 25	30,000 00	36,300 00
State of Rhode Island.....	53,562 50	50,000 00	53,500 00
State of Ohio	50,000 00	50,000 00	50,000 00
Cities in other States.....	106,375 00	100,000 00	106,125 00
Cities in this State	1,994,137 85	1,913,000 00	2,053,425 00
Counties in this State	486,524 91	449,000 00	560,292 50
Villages in this State.....	188,442 50	179,000 00	180,640 00
	<u>\$5,591,968 01</u>	<u>\$5,256,000 00</u>	<u>\$5,624,707 50</u>

Banking house and lot, cost, \$481,675; estimated present value, 5,624,707 50
Other real estate, cost, \$20,953.94; estimated present value 120,000 00
Cash on deposit in banks or trust companies... 22,000 00
Cash on hand... 292,147 67
All other assets, not included above, viz.: 36,383 62

Interest accrued	\$78,761 29
Tax sale certificates and taxes advanced.....	531 17
Interest accrued on same	174 61
Rents accrued.....	510 41
	<u>79,977 48</u>
	<u>\$7,289,441 27</u>

LIABILITIES.

Amount due depositors, viz.: Principal... \$6,020,163 79
Other liabilities, viz.:
Interest accrued on deposits to January 1, 1895..... \$49,666 35
Expenses incurred but unpaid..... 3,066 83
Surplus ... 52,723 17
1,216,554 31
\$7,289,441 27

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894,
before transactions of the day... \$529,533 17
From depositors, not including interest credited... 1,378,355 20
From interest on loans, deposits and investments ... 271,045 33

RENSSELAER COUNTY.

201

nts from banking house.....	\$4,815 00
nts from other real estate.....	50 00
ortgages.....	65,500 00
demption of stocks	42,862 29
l other sources, viz.:	

le certificates redeemed.....	\$1,840 89	
state sold	400 00	
		1,740 89
		<u>\$2,293,901 87</u>

PAYMENTS.

itors, including interest paid to them	\$1,454,673 61
s on bonds and mortgages	40,000 00
ks and bonds purchased, par value, \$408,000; cost,	
ing premiums, commissions, etc.....	420,923 85
rest (other than interest payments to depositors)	3,857 42

urrent expenses of the bank, viz.: Salaries	\$11,920 75	
spenses of banking house or rent of banking rooms ..	13 041 61	
her expenses.....	8,606 03	
		28,638 39

l estate acquired by foreclosure, or in settlement of	
due the bank	15,544 16
s on real estate, except banking house	205 00
irs and other incidental expenses on real estate, except	
ng house.....	86 00
ayments, viz.:	

le certificate.....	\$1,040 33	
advanced on mortgaged premises.	701 82	
st on village bonds paid before due.....	300 00	
		1,442 15

hand and in banks or trust companies, December 31,	
after transactions of the day.....	328,531 29
	<u>\$2,293,901 87</u>

STATISTICAL INFORMATION.

of open accounts, January 1, 1895	16,266
of accounts opened or reopened during the year 1894..	8,311
of accounts closed during the year 1894.....	2,663
umber of deposits received during the year 1894	21,873
umber of payments to depositors during the year 1894..	18,209
deposited during the year 1894, not including interest	
ed for that period	\$1,878,355 20
withdrawn during the year 1894.....	1,454,673 61
of interest credited and paid for the year 1894, viz.:	

1894	\$98,256 10	
er, 1894	99,612 82	
		197,868 92
amount of each account, January 1, 1895	370 10	
amount due any one depositor, January 1, 1895, exclu-		
of interest and of any deposits made by order of a court		
ord or of a surrogate.....	3,800 00	
of such accounts which exceeded \$3,000	1	

per cent of dividends or interest to depositors during the year 1894,
ent.

RICHMOND COUNTY.

**102. RICHMOND COUNTY SAVINGS BANK, WEST NEW
BRIGHTON.**

[Richmond Terrace; incorporated 1886.]

JOHN WESTBROOK, *President.*

STEPHEN D. SIMONSON, Secretary.

TRUSTEES.

**JOHN WESTBROOK,
JACOB I. HAUSEMANN,
CHARLES W. HUNT,
STEPHEN D. SIMONSON,
RICHARD L. H. FINCH,**

**DANIEL T. CORNELL,
J. F. SMITH,
SAMUEL A. ROBINSON,
BENEDICT PARKER,
OTTO AHLMANN,
EDWARD D. CLARK.**

**EDWARD P. DOYLE,
MARK HARTLEY,
WM. L. SEXTON,
CHARLES E. GRIFFITH,
AZEL F. MORRELL.**

FINANCIAL.

RESOURCES.

RESOURCES.	
Bonds and mortgages.....	\$65,008 33
Stock investments, viz.:	

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
<i>Cities in this State.....</i>	<i>\$5,333 75</i>	<i>\$4,500 00</i>	<i>\$5,114 52</i>
<i>Counties in this State.....</i>	<i>591 25</i>	<i>500 00</i>	<i>574 17</i>
<i>Towns in this State.....</i>	<i>9,750 00</i>	<i>9,250 00</i>	<i>9,570 82</i>
<i>School district.....</i>	<i>17,838 34</i>	<i>16,224 23</i>	<i>17,088 94</i>
	<i>\$33,009 34</i>	<i>\$30,472 23</i>	<i>\$32,298 15</i>

32,298 15

Cash on deposit in banks or trust companies.....	9,727 96
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Cash on hand.....	625 87
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All other assets, not included above, viz.:

Interest accrued.....	\$1,470 17
Safe and time lock	1,133 74
Sundry furniture and fixtures.....	294 84
Taxes and assessments for mortgagors.....	245 72

3,090 97

\$110,811 98

LIABILITIES.

Amount due depositors, viz.:

Principal	\$106,755 92
Interest credited for the six months ending with December 31, 1894	1,273 42

\$108,029 34

Surplus 2,781 94

\$110,811 28

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894,	
before transactions of the day.....	\$14,868 94
From depositors, not including interest credited	99,523 51
From interest on loans, deposits and investments.....	5,150 06

om mortgages.....	\$500 00
om redemption of stocks	8,844 44
om stocks sold, par value, \$5,000; amount received therefor,	5,900 00
om all other sources, viz.: Insurance premiums	6 00

\$129,292 55

PAYMENTS.

o depositors, including interest paid to them	\$104,099 08
o loans on bonds and mortgages	8,000 00
o stocks and bonds purchased, par value, \$9,250; cost, includ- ing premiums, commissions, etc	9,780 00

For current expenses of the bank, viz.: Salaries.....	\$899 97
For expenses of banking house or rent of banking rooms..	300 00
For other expenses	394 88

1,594 85

her payments, viz.:

Paid retiring trustee advanced by him.....	\$185 00
Fire insurance premiums advanced to mortgagor.....	6 00
Taxes and assessments advanced to mortgagor	205 72
Interest advanced in purchase of stocks.....	18 08

454 80

ash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	10,413 82
--	-----------

\$129,292 55

STATISTICAL INFORMATION.

umber of open accounts, January 1, 1895 ..	876
umber of accounts opened or reopened during the year 1894,	261
umber of accounts closed during the year 1894.....	147
otal number of deposits received during the year 1894	1,610
otal number of payments to depositors during the year 1894..	1,639
mount deposited during the year 1894, not including interest credited for that period.....	\$99,522 51
mount withdrawn during the year 1894	104,099 08
mount of interest credited and paid for the year 1894, viz.:	

July, 1894.....	\$1,229 84
January, 1895.....	1,273 42
Credited at other periods	8

2,503 29

verage amount of each account, January 1, 1895.....	128 82
argest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record or of a surrogate.....	8,000 00

Rate per cent of dividends or interest to depositors during the year 1894,
per cent.

103. STATEN ISLAND SAVINGS BANK, STAPLETON.

[Corner Beach and Water streets; incorporated 1884.]

ADOLPH L. KING, *President.* HERMAN C. HAGEDORN, *Cashier.*

TRUSTEES.

AUGUST HORMMANN,
ADOLPH KING,
CHARLES F. ZENTGRAF,
GEO. S. SCOFIELD,
GEO. H. DALEY,

EDWARD C. BRIDGMAN,
LOUIS BENZIGER,
WILLY SONNTAG,
WILLIAM H. CLARK,
ULRICH W. BECKER,
CHARLES L. GUNN.

JOHN C. SIERNER,
R. SIEDENBURG,
FEDOR SCHMIDT,
WM. KOCH,
FRANK S. GANNON,

FINANCIAL.

RESOURCES.

Bonds and mortgages.....\$442,610 00

Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States.....	\$50,031 25	\$50,000 00	\$50,000 00	
State of Missouri.....	58,000 00	58,000 00	58,000 00	
Cities in this State	12,870 00	13,000 00	16,880 00	
Counties in this State	217,048 30	215,000 00	218,105 00	
Towns in this State.....	30,555 00	23,000 00	27 700 00	
Villages in this State.....	2,600 00	2,600 00	2,600 00	
School district	39,626 50	36,000 00	39,626 50	
	<u>\$408,731 05</u>	<u>\$395,600 00</u>	<u>\$416,411 50</u>	416,411 50

Amount loaned on stocks as authorized by chapter 689, Laws of 1892.....10,300 00

Banking house and lot, cost, \$46,737.99; estimated present value,42,000 00

Other real estate, cost, \$7,690.32; estimated present value.....9,200 00

Cash on deposit in banks or trust companies.....180,737 89

Cash on hand5,929 45

All other assets, not included above, viz.:

Interest accrued	\$14,512 14	
Balance arrears of taxes.....	70 66	
Rents due in 1894, collected January, 1895.....	425 00	
Fire insurance premium, tax, searches, etc., advanced.....	73 04	
	<u>15,080 84</u>	
		<u>\$1,122,269 68</u>

LIABILITIES.

Amount due depositors, viz.:

Principal\$867,391 80

Interest credited for the six months ending with December 31, 189413,546 21

\$880,938 01

Other liabilities, viz.: New Brighton Seminary Association, payment of insurance company, on account of loss by fire ..6,000 00

Union Free School District No 2 of Middletown and Southfield, proceeds of \$100,000 bonds, special deposit account of new building now in course of erection.....106,390 00

Surplus128,941 67

\$1,122,269 68

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....\$116,588 23

From depositors, not including interest credited....421,007 19

From interest on loans, deposits and investments.....42,587 66

m banking house.....	\$2,414 50
es.....	81,805 00
on of stocks.....	9,500 00
ld, par value, \$64,000; amount received therefor,	67,868 50
aid.....	2,000 00
sources, viz.: Real estate sold.....	100 00
Free School District No. 2, of Middletown and	
.....	107,490 00
axes advanced and fire insurance premiums....	102 19
e companies for loss by fire on mortgaged prop-	
.....	6,524 00
	<hr/>
	\$807,982 82
	<hr/>

PAYMENTS.

ncluding interest paid to them	\$402,225 64
nds and mortgages.....	96,200 00
ocks and other securities	4,800 00
bonds purchased, par value, \$100,000; cost, in-	
iums, commissions, etc... ..	107,490 00
penses of the bank, viz.: Salaries.....	\$5,870 00
of banking house or rent of banking rooms..	1,315 76
nses.....	1,518 72
	<hr/>
	8,699 48
al estate, except banking house.....	57 40
other incidental expenses on real estate, except	
ie.....	48 00
s, viz.:	
premiums and taxes advanced	\$69 96
seminary Association, payment of their spec-	
.....	390 00
ool District No. 2, of Middletown and South-	
.....	1,100 00
ion bill on post-office extension.....	184 50
	<hr/>
	1,744 46
and in banks or trust companies, December 31,	
ansactions of the day.....	186,667 84
	<hr/>
	\$807,982 82
	<hr/>

STATISTICAL INFORMATION.

1 accounts, January 1, 1895	3,774
unts opened or reopened during the year 1894.	687
unts closed during the year 1894.....	805
f deposits received during the year 1894.....	5,408
f payments to depositors during the year 1894..	5,186
ted during the year 1894, not including interest	
hat period.....	\$421,007 19
awn during the year 1894....	402,225 64
rest credited and paid for the year 1894, viz.:	
.....	\$13,037 81
.....	13,516 21
	<hr/>
	26,588 52
t of each account, January 1, 1895.....	233 45
; due any one depositor, January 1, 1895, exclu-	
it and of any deposits made by order of a court	
of a surrogate	5,000 00
1 accounts which exceeded \$3,000..	8
	<hr/>

of dividends or interest to depositors during the year 1894, 31

SCHENECTADY COUNTY.

104. SCHENECTADY SAVINGS BANK, SCHENECTADY.

[Incorporated 1834.]

DAVID CADY SMITH, *President.*ALLEN W. JOHNSTON, *Treasurer.*

TRUSTEES.

DAVID CADY SMITH,
JOHN McDERMOTT,
ALBERT VAN VOAST,
CHRISTIAN F. PEPPER,ABRAHAM A. VAN VORST,
ADAM DILLENBACK,
WILLIAM L. PEARSON,
JAMES W. DARROW,
EVERETT SMITH.WM. G. SCHERMERHORN,
SIMON J. SCHERMERHORN,
HENRY W. DENNINGTON,
HENRY BRADT,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$370,980 00
 Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States	\$429,090 08	\$389,000 00	\$486,970 00	
District of Columbia.....	27,793 19	33,000 00	37,290 00	
Cities in this State.....	261,068 76	256,950 13	263,270 13	
Counties in this State.....	28,500 00	28,500 00	28,500 00	
Towns in this State.....	32,357 50	32,000 00	32,000 00	
Villages in this State.....	261,793 04	255,000 00	257,175 00	
School district	1,428 55	1,428 55	1,428 55	
	<u>\$1,042,031 10</u>	<u>\$995,678 68</u>	<u>\$1,056,633 68</u>	1,056,633 68
Banking house and lot, cost, \$22,000; estimated present value,				15,000 00
Other real estate, cost, \$2,700; estimated present value.....				2,500 00
Cash on deposit in banks or trust companies.....				195,711 33
Cash on hand.				22,759 41
All other assets, not included above, viz.: Interest accrued...				22,708 07
				<u>\$1,686,292 48</u>

LIABILITIES.

Amount due depositors, viz.:

Principal.	\$1,531,365 09	
Interest credited for the six months ending with December 31, 1894	21,834 57	
	<u>\$1,556,200 26</u>	
Surplus..		180,092 22
		<u>\$1,686,292 48</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$118,222 08
From depositors, not including interest credited.....	575,477 56
From interest on loans, deposits and investments.....	64,899 17
From mortgages	80,185 70
From redemption of stocks	129,618 08

and all other sources, viz.:

expense account	\$280 00	
avails bond (August Henke, accountant)	5,000 00	
sale of curbstone	2 81	
credited profit and loss	1,331 49	
		<u>\$6,613 80</u>
		<u>\$919,466 28</u>

PAYMENTS.

depositors, including interest paid to them.....		\$514,838 86
loans on bonds and mortgages		18,850 00
stocks and bonds purchased, par value, \$146,081.14; cost, including premiums, commissions, etc.....		146,631 10
interest (other than interest payments to depositors).....		107 54
for current expenses of the bank, viz.: Salaries	\$3,880 54	
for expenses of banking house or rent of banking rooms ..	894 24	
for other expenses	2,008 24	
		<u>5,783 12</u>
real estate acquired by foreclosure, or in settlement of debts due the bank		2,500 00
for payments, viz.: Charged profit and loss.....		17,784 98
on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....		218,470 78
		<u>\$919,466 28</u>

STATISTICAL INFORMATION.

number of open accounts, January 1, 1895....		5,943
number of accounts opened or reopened during the year 1894.		1,715
number of accounts closed during the year 1894.....		833
total number of deposits received during the year 1894.....		10,407
total number of payments to depositors during the year 1894.		6,821
amount deposited during the year 1894, not including interest credited for that period.		\$575,477 56
amount withdrawn during the year 1894.....		514,838 86
amount of interest credited and paid for the year 1894, viz.:		
July, 1894.....	\$23,021 78	
January, 1895.....	24,834 57	
		<u>47,856 35</u>
average amount of each account, January 1, 1895.....		261 85
largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court record or of a surrogate.....		8,000 00

Rate per cent of dividends or interest to depositors during the year 1894 and 4 per cent.

From all other sources, viz.:

Real estate sold	\$650 00	
Insurance premium repaid.....	124 58	
		<u>\$774 58</u>
		<u><u>\$149,527 22</u></u>

PAYMENTS.

To depositors, including interest paid to them	\$88,294 40
For loans on bonds and mortgages	22,310 00
For stocks and bonds purchased, par value, \$10,000 ; cost, including premiums, commissions, etc	10,000 00
For interest (other than interest payments to depositors)	142 44
For current expenses of the bank, viz.: Salaries	\$1,250 00
For expenses of banking house or rent of banking rooms..	162 50
For other expenses.....	180 21
	<u>1,592 74</u>
For taxes on real estate, except banking house.....	48 69
For repairs and other incidental expenses on real estate, except banking house.	75 42
Other payments, viz.: Insurance premium advanced to secure loan	98 57
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	26,964 96
	<u>\$149,527 22</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	1,195
Number of accounts opened or reopened during the year 1894,	329
Number of accounts closed during the year 1894.....	252
Total number of deposits received during the year 1894.	8,838
Total number of payments to depositors during the year 1894..	1,968
Amount deposited during the year 1894, not including interest credited for that period.....	\$99,516 52
Amount withdrawn during the year 1894.....	28,294 40
Amount of interest credited and paid for the year 1894, viz.:	
April 1894	\$1,034 25
July, 1894.....	1,093 13
October, 1894	1,124 03
January, 1895.....	1,304 99
	<u>4,556 40</u>
Average amount of each account, January 1, 1895.....	135 89
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record or of a surrogate	2,702 57

Rate per cent of dividends or interest to depositors during the year 1894,
and 3½ per cent.

SUFFOLK COUNTY.

106. RIVERHEAD SAVINGS BANK, RIVERHEAD.

[Main street; incorporated 1872.]

NAT. W. FOSTER, *President.*

CLIFFORD B. ACKERLY, *Secretary.*

TRUSTEES.

J. HENRY PERKINS,
SIMEON S. HAWKINS,
JONAS FISHEL,
GEORGE W. COOPER,
CLIFFORD B. ACKERLY,
CHAS. M. BLYDENBURGH,
NAT. W. FOSTER,

MOSES F. BENJAMIN,
JOHN F. FOSTER,
EDWARD HAWKINS,
J. EDWARD WELLS,
GEO. F. STACKPOLE,
GEORGE M. VAIL,
GILBERT H. KETCHAM,

JOHN R. CORWIN,
J. HALSEY YOUNG,
TIMOTHY M. GRIFFING,
JOSEPH H. NEWINS,
JOHN R. PERKINS,
USHER B. HOWELL,
HENRY P. TERRY.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$1,251,688 28
Stock investments, viz.:

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.
District of Columbia.. ..	\$59,987 51	\$65,000 00	\$73,111 46
State of Missouri.....	1,154 80	1,000 00	1,000 00
State of Kansas.....	19,692 95	19,663 12	19,661 12
State of Colorado warrants....	15,660 91	15,197 48	15,197 48
State of Texas	15,911 50	18,800 00	15,029 00
State of South Dakota.....	52,940 11	50,500 00	50,500 00
Cities in this State	126,530 75	109,500 00	130,890 00
Counties in this State	47,299 97	40,000 00	42,800 00
Towns in this State.....	222,899 61	215,100 00	216,293 00
Villages in this State.....	42,972 30	38,000 00	41,550 00
School district.....	23,488 11	22,975 00	22,975 00
	<u>\$628,018 51</u>	<u>\$590,235 60</u>	<u>\$638,009 06</u>

Banking house and lot, cost, \$49,040.36; estimated present value 43,040 36
Other real estate, cost, \$9,298.60; estimated present value..... 9,298 00
Cash on deposit in banks or trust companies..... 117,163 28
Cash on hand..... 21,126 16
All other assets, not included above, viz.:

Interest accrued.....	\$26,076 83	
Safe and fixtures.....	2,000 00	
	<u>28,076 83</u>	
		<u>\$2,108,403 57</u>

LIABILITIES.

Amount due depositors, viz. :

Principal	\$1,866,747 97	
Interest credited for the six months ending with Decem- ber 31, 1894	25,259 77	
	<u>\$1,902,007 74</u>	
Surplus		206,394 83
		<u>\$2,108,403 57</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$158,323 23
From depositors, not including interest credited	449,166 85
From interest on loans, deposits and investments	94,570 99
From rents from banking house	1,619 82
From rents from other real estate	15 00
From mortgages	150,948 66
From redemption of stocks	86,157 62
From stocks sold, par value, \$110,000; amount received therefor,	109,487 50
From all other sources, viz.: Exchange	12 84
	<hr/>
	\$995,252 51
	<hr/>

PAYMENTS.

To depositors, including interest paid to them	\$452,308 88
For loans on bonds and mortgages	211,205 24
For stocks and bonds purchased, par value, \$170,000; cost, including premiums, commissions, etc.	175,108 51
For interest (other than interest payments to depositors)	1,940 42
For current expenses of the bank, viz.: Salaries	\$4,578 90
For expenses of banking house or rent of banking rooms ..	831 80
For other expenses	1,488 88
	<hr/>
	6,889 08
For real estate acquired by foreclosure, or in settlement of debts due the bank	9,298 60
For taxes on real estate, except banking house	4 93
Other payments, viz.: Payments on account of new banking house	712 41
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.	188,289 44
	<hr/>
	\$995,252 51
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895 ..	5,184
Number of accounts opened or reopened during the year 1894,	706
Number of accounts closed during the year 1894	584
Total number of deposits received during the year 1894	8,972
Total number of payments to depositors during the year 1894 .	8,448
Amount deposited during the year 1894, not including interest credited for that period	\$449,186 85
Amount withdrawn during the year 1894	452,308 88
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894	\$34,643 89
January, 1895	85,259 77
	<hr/>
	69,903 66
Average amount of each account, January 1, 1895	866 89
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposit made by order of a court of record or of a surrogate	8,045 00
Number of such accounts which exceeded \$3,000	1
	<hr/>

Rate per cent of dividends or interest to depositors during the year 1894,
4 per cent.

107. SAG HARBOR SAVINGS BANK, SAG HARBOR.

[Main street; incorporated 1860.]

HENRY P. HEDGES, President.

D. P. VAIL, Treasurer.

TRUSTEES.

HENRY P. HEDGES,
DAVID P. VAIL,
CHARLES N. BROWN,
EVERETT A. CARPENTER,
GEORGE B. BROWN,
JOHN L. SHERWOOD,
GEORGE C. GIBBS,
J. HENRY BARNES,
EDGAR WADE,
HERVEY T. HEDGES,;

JOHN H. HUNT,
JOHN FORDHAM,
GABRIEL HALSEY,
JOHN SCOTT,
OLIVER NICKERSON,
HENRY F. COOK,
ADDISON M. COOK,
JAMES L. HAINES,
ABRAHAM HALSEY,
HENRY E. HUNTING,;

JAMES H. PIERSON,
CHARLES W. RACKETT,
JONATHAN BAKER,
JOSEPH S. OSBORNE,
JEREMIAH H. MULFORD,
B. C. CARTWRIGHT, JR.,
JOHN JAY HARRISON,
JOHN NUGENT,
HERBERT T. NICKERSON,
CHARLES W. OSBORNE,

FINANCIAL.

RESOURCES.

Bonds and mortgages.....\$453,080.00
Stock investments, viz.:

Stocks and bonds.	Cost.	Par value.	Estimated market value.
United States.....	\$61,000 00	\$60,000 00	\$68,100 00
District of Columbia.....	112,908 75	145,000 00	164,575 00
Cities in this State.....	47,085 00	45,000 00	58,910 00
Counties in this State.....	20,000 00	20,000 00	20,260 00
School district.....	15,000 00	15,000 00	16,450 00
	\$305,993 75	\$285,000 00	\$327,235 00

Banking house and lot, cost, \$3,895.55; estimated present value 3,895 55
Cash on deposit in banks or trust companies..... 70,503 55
Cash on hand 9,601 75
All other assets, not included above, viz.:

Interest accrued.....	\$12,907 90	
Furniture and fixtures.....	750 00	
		13,657 90
		\$878,083 00

LIABILITIES.

Amount due depositors, viz.:

Principal.....	\$778,455 76	
Interest credited for the six months ending with December 31, 1894.....	14,894 00	
		\$793,349 76
Surplus ...		84,712 96
		\$878,062 00

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$61,444 21
From depositors, not including interest credited.....	173,508 95
From interest on loans, deposits and investments.....	86,419 90

SUFFOLK COUNTY.

213

From rents from banking house	\$37 50
From mortgages.....	16,000 00
From redemption of stocks.....	5,500 00
From all other sources, viz.: Insurance.....	89 70
	<hr/>
	\$291,950 26
	<hr/> <hr/>

PAYMENTS.

To depositors, including interest paid to them.....	\$161,880 72
For loans on bonds and mortgages.....	46,500 00
For current expenses of the bank, viz.: Salaries.....	\$2,950 00
For expenses of banking house or rent of banking rooms..	46 86
For other expenses.....	116 64
	<hr/>
	8,118 00
Other payments, viz.:	
Examination and assessment.....	\$193 55
Bonds for treasurer and assistant treasurer	120 00
Profit and loss	146 42
Miscellaneous	297 45
	<hr/>
	762 42
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	80,194 12
	<hr/>
	\$291,950 26
	<hr/> <hr/>

STATISTICAL INFORMATION.;

Number of open accounts, January 1, 1895.....	2,684
Number of accounts opened or reopened during the year 1894..	179
Number of accounts closed during the year 1894	174
Total number of deposits received during the year 1894.....	1,406
Total number of payments to depositors during the year 1894..	1,486
Amount deposited during the year 1894, not including interest credited for that period	\$172,508 95
Amount withdrawn during the year 1894.....	161,880 72
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894	\$14,491 14
January, 1895.....	14,894 00
	<hr/>
	29,385 14
Average amount of each account, January 1, 1895... ..	295 58
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record or of a surrogate.....	8,896 75
Number of such accounts which exceeded \$3,000.....	8
	<hr/> <hr/>

Rate per cent of dividends or interest to depositors during the year 1894, 4
per cent.

108. SOUTHOLD SAVINGS BANK, SOUTHOLD.

[Incorporated 1858.]

BARNABAS H. BOOTH, *President.*

H. HOWARD HUNTING, *Treasurer.*

TRUSTEES.

JAMES E. HORTON,
BARNABAS H. BOOTH,
WM. C. ALBERTSON,
H. HOWARD HUNTING,
SETH W. TUTHILL,
CLARENCE C. MILES,

JOHN H. BROWN,
JESSE G. CASE,
JONATHAN B. TERRY,
WILLIAM H. TERRY,
BENJAMIN H. REEVE,

WESLEY SMITH,
SILAS F. OVERTON,
CHARLES E. OVERTON,
ABRAHAM F. LOWERRE,
THOMAS J. CONKLIN,
EDWARD W. LATHAM.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$1,196,667 57
Stock investments, viz.:				
<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States.....	\$65,820 00	\$61,000 00	\$68,230 00	
State of Kansas	12,593 75	12,000 00	12,500 00	
Cities in this State	210,182 50	196,999 99	247,984 99	
Towns in this State.....	145,645 50	139,400 00	140,292 00	
Villages in this State.....	48,237 00	45,000 00	45,000 00	
School district	13,569 12	116,360 00	122,142 95	
	<u>\$605,447 57</u>	<u>\$571,259 99</u>	<u>\$636,049 94</u>	636,099 94
Banking house and lot, cost, \$14,672.53; estimated present value,				10,000 00
Cash on deposit in banks or trust companies.....				84,305 06
Cash on hand.....				16,877 85
All other assets, not included above, viz.:				
Interest accrued.....				\$25,867 46
Fixtures.....				1,000 00
				<u>26,867 46</u>
				<u>\$1,970,317 86</u>

LIABILITIES.

Amount due depositors, viz.:			
Principal	\$1,655,576 30		
Interest credited for the six months ending with December 31, 1894	82,073 07		
		\$1,687,649 37	
Surplus		282,668 51	
		<u>\$1,970,317 86</u>	

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$106,551 87
From depositors, not including interest credited	294,580 95
From interest on loans, deposits and investments	85,905 95
From mortgages	58,884 43
From redemption of stocks.....	17,536 07
From loans repaid.....	15,000 00
	<u>\$578,459 07</u>

PAYMENTS.

To depositors, including interest paid to them	\$297,180 00
For loans on bonds and mortgages	122,085 00
For loans on stocks and other securities	5,000 00
For stocks and bonds purchased, par value, \$44,500; cost, including premiums, commissions, etc.....	47,735 00
For interest (other than interest payments to depositors)	571 20

current expenses of the bank, viz.: Salaries.....	\$3,620 01	
expenses of banking house or rent of banking rooms..	146 52	
other expenses.....	1,818 40	
		\$5,084 92
payments, viz.: Fixtures		178 80
on hand and in banks or trust companies, December 31,		
after transactions of the day....		100,682 91
		<u>\$578,459 07</u>

STATISTICAL INFORMATION.

number of open accounts, January 1, 1895	8,259
number of accounts opened or reopened during the year 1894..	329
number of accounts closed during the year 1894	290
number of deposits received during the year 1894	2,080
number of payments to depositors during the year 1894..	2,006
amount deposited during the year 1894, not including interest	
credited for that period	\$294,580 96
amount withdrawn during the year 1894.	297,180 58
amount of interest credited and paid for the year 1894, viz.:	
for 1894.....	\$31,445 01
for January, 1895.....	32,678 07
	<u>63,518 08</u>
average amount of each account, January 1, 1895	517 83
largest amount due any one depositor, January 1, 1895, exclusive	
of interest and of any deposits made by order of a court of	
records or of a surrogate.....	5,306 26
number of such accounts which exceeded \$3,000.....	5

percentage per cent of dividends or interest to depositors during the year 1894, 4 per cent.

TOMPKINS COUNTY.

109. ITHACA SAVINGS BANK, ITHACA.

[18 North Tioga street; incorporated 1868.]

B. WILLIAMS, President. WILLIAM J. STORMS, Treasurer

TRUSTEES.

JOHN SELKREG,	JOHN C. GAUNTLETT,	CHARLES M. WILLIAMS,
WICK K. ANDRUS,	LEVI KENNEY,	CHARLES F. BLOOD,
W. J. STORMS,	ROGER B. WILLIAMS,	ELIAS TREMAN,
JOHN C. CORNELL,	DAVID B. STEWART,	EMMONS L. WILLIAMS,
	HENRY L. HINCKLEY.	

FINANCIAL.

RESOURCES.

real estate and mortgages.....				\$525,680 00
other investments, viz.:				
stocks and bonds.	Cost.	Par value.	Estimated market value.	
United States	\$222,192 50	\$190,000 00	\$206,830 00	
North Dakota.....	19,623 12	19,051 58	19,051 58	
Idaho.....	15,880 00	14,000 00	15,260 00	
other States.....	25,000 00	25,000 00	25,000 00	
in this State ...	45,880 82	44,080 82	44,980 82	
in this State.....	12,697 11	12,697 11	12,697 11	
in this State	105,975 75	101,400 00	112,980 50	
in this State.....	56,898 92	54,000 00	56,520 00	
in this State.....	18,185 00	18,000 00	18,270 00	
	<u>\$591,183 22</u>	<u>\$478,229 51</u>	<u>\$518,090 01</u>	518,090 01

Amount loaned on stocks as authorized by chapter 689, Laws of 1892.....	\$250 00
Banking house and lot, cost, \$83,661.92; estimated present value,	63,000 00
Cash on deposit in banks or trust companies.....	110,941 98
Cash on hand.....	4,481 98
All other assets, not included above, viz.:	
Interest accrued.....	\$19,243 34
Rents accrued.....	890 64
Furniture and fixtures.....	1,500 00
	<u>21,632 98</u>
	<u><u>\$1,237,976 91</u></u>

LIABILITIES.

Amount due depositors, viz.:	
Principal	\$1,088,500 00
Interest credited for the six months ending with December 31, 1894	14,314 98
	<u>\$1,052,814 98</u>
Other liabilities, viz.: Expenses incurred but unpaid.....	131 55
Surplus	185,030 48
	<u><u>\$1,237,976 91</u></u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$63,104 94
From depositors, not including interest credited	563,521 82
From interest on loans, deposits and investments... ..	52,723 26
From rents from banking house.....	3,351 50
From mortgages.....	37,151 82
From redemption of stocks	31,799 95
From loans repaid.....	3,882 50
	<u>\$755,534 88</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$555,063 88
For loans on bonds and mortgages.....	23,614 88
For loans on stocks and other securities	250 06
For stocks and bonds purchased, par value, \$49,899.27; cost, including premiums, commissions, etc	51,104 27
For interest (other than interest payments to depositors)	284 20
For current expenses of the bank, viz.: Salaries.....	\$5,600 00
For expenses of banking house or rent of banking rooms.	3,323 86
For other expenses.....	931 49
	<u>9,854 85</u>
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	115,873 93
	<u><u>\$755,534 88</u></u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	5,243
Number of accounts opened or reopened during the year 1894.	1,537
Number of accounts closed during the year 1894.....	1,201
Total number of deposits received during the year 1894	9,737
Total number of payments to depositors during the year 1894..	8,418
Amount deposited during the year 1894, not including interest credited for that period.....	\$563,521 82
Amount withdrawn during the year 1894.....	555,063 88

Amount of interest credited and paid for the year 1894, viz.:

July, 1894	\$18,711 41	
January, 1895	14,814 93	
Credited at other periods	823 59	
		\$28,849 98
Average amount of each account, January 1, 1895		200 80
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate		8,000 00
Rate per cent of dividends or interest to depositors during the year 1894, 3 per cent.		

ULSTER COUNTY.

110. ELLENVILLE SAVINGS BANK, ELLENVILLE.

[Canal street; incorporated 1869.]

DWIGHT DIVINE, *President.* GEORGE B. CHILDS, *Secretary and Treasurer.*

TRUSTEES.]

SAMUEL WILKINSON, R. D. LOUNSBERRY, S. N. SMITH, GEO. B. CHILDS, D. DIVINE, JAMES B. KERLER, ;	W. H. DEYO, I. N. COX, H. J. SAILES, J. J. SCHOONMAKER, J. B. DEMAREST, A. P. DUBOIS,	U. E. TERWILLIGER, MICHAEL MATTHEWS, CLARK EATON, GEORGE H. DUTCHER, JOHN F. S. EASTGATE, SILAS VAN WAGNER.
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FINANCIAL.
RESOURCES.

Bonds and mortgages.....	\$254,810 50
Stock investments, viz.:]	

Stocks and bonds	Cost.	Par value.	Estimated market value.	
United States.....	\$101,664 59	\$93,500 00	\$106,817 50	
State of Missouri.....	10,094 00	10,000 00	10,100 00	
State of North Dakota.....	10,925 00	10,000 00	10,900 00	
Cities in other States.....	10,925 00	10,000 00	11,100 00	
Cities in this State.....	10,450 00	10,000 00	10,400 00	
Counties in th's State.....	20,525 90	20,000 00	20,630 00	
Towns in this State.....	189,836 42	182,700 00	189,017 00	
Villages in this State.....	60,932 25	59,500 00	62,015 00	
	\$425,858 16	\$404,700 00	\$430,979 50	480,979 50
Cash on deposit in banks or trust companies.....				95,876 72
Cash on hand.....				3,953 17
All other assets, not included above viz.:				

Interest accrued	\$12,866 32	
Contracts on houses and lots.....	968 25	
Furniture and fixtures	800 00	
		14,634 57
		\$799,254 46

LIABILITIES.

Amount due depositors, viz.:		
Principal	\$717,403 28	
Interest credited for the six months ending with December 31, 1894	12,533 80	
		\$729,936 08
Surplus.....		69,318 38
		\$799,254 46

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$96,387 21
From depositors, not including interest credited	211,182 61
From interest on loans, deposits and investments	31,593 73
From rents from other real estate	51 73
From mortgages	14,931 00
From redemption of stocks	63,200 00
From all other sources, viz.:	
Real estate sold	\$1,938 29
Contracts	89 50
Suspense	87 27
	2,115 06
	\$419,460 86

PAYMENTS.

To depositors, including interest paid to them	\$224,403 73
For loans on bonds and mortgages	46,135 00
For stocks and bonds purchased, par value, \$59,700; cost, including premiums, commissions, etc.	45,467 24
For interest (other than interest payments to depositors)	116 06
For current expenses of the bank, viz.: Salaries	\$2,200 00
For expenses of banking house or rent of banking rooms	312 50
For other expenses	478 47
	2,990 97
For taxes on real estate, except banking house	31 10
For repairs and other incidental expenses on real estate, except banking house	8 44
Other payments, viz.:	
Exchange	\$13 55
Profit and loss	595 29
Contract of sale	370 00
	978 84
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day	99,329 89
	\$419,460 86

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	3,189
Number of accounts opened or reopened during the year 1894	465
Number of accounts closed during the year 1894	353
Total number of deposits received during the year 1894	2,854
Total number of payments to depositors during the year 1894	2,617
Amount deposited during the year 1894, not including interest credited for that period	\$211,183 07
Amount withdrawn during the year 1894	224,403 73
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894	\$12,458 31
January, 1895	13,533 80
	25,992 11
Average amount of each account, January 1, 1895	229 53
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	3,557 57
Number of such accounts which exceeded \$3,000	4

Rate per cent of dividends or interest to depositors during the year 1894,
3 1/4 and 1/2 per cent.

111. KINGSTON SAVINGS BANK, KINGSTON.

[279 Wall street; incorporated 1874.]

HENRY O. CONNELLY, *President.*

CHARLES BURHANS, *Treasurer.*

TRUSTEES.

ISAAC BERNSTEIN,
JAMES A. BETTS,
CHARLES D. BRUYN,
CHARLES BURHANS,

HENRY C. CONNELLY,
JOHN E. KRAFT,
ROBERT LOUGHRAN,
LUKE NOONE,
JOHN J. LINSON.

HOWARD OSTERHOUDT,
CHAUNCEY STEWART,
MYRON TELLER,
LEVAN S. WINNE,

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$479,218 00

Stock investments, viz.:

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.
United States.....	\$61,432 99	\$57,100 00	\$64,523 00
State of Nebraska.....	16,832 35	16,832 35	16,832 35
State of Washington.....	34,306 21	34,306 21	34,306 21
Cities in this State	65,385 84	65,285 84	68,587 69
Counties in this State	40,496 50	39,000 00	40,420 00
Towns in this State.....	71,917 09	68,400 00	71,553 00
Villages in this State.....	15,012 50	81,500 00	84,920 00
School district.....	47,084 00	44,600 00	46,650 00
	<u>\$422,467 48</u>	<u>\$406,874 40</u>	<u>\$427,792 25</u>
			427,792 25

Amount loaned on stocks as authorized by chapter 689, Laws of 1892..... 8,500 00

Cash on deposit in banks or trust companies..... 49,703 76

Cash on hand..... 1,888 88

All other assets, not included above, viz.:

Interest accrued.....	\$20,281 45
Furniture and fixtures	1,000 00
	<u>21,281 45</u>
	<u>\$982,880 84</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$889,838 23
Interest credited for the six months ending with December 31, 1894	14,848 89
	<u>\$904,687 12</u>
Surplus	78,193 72
	<u>\$982,880 84</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$84,620 69
From depositors, not including interest credited	355,957 82
From interest on loans, deposits and investments	41,410 92
From mortgages.....	29,410 00
From redemption of stocks.....	58,419 16
From loans repaid.....	16,000 00
	<u>\$585,818 59</u>

PAYMENTS.

To depositors, including interest paid to them	\$364,729 66
For loans on bonds and mortgages	84,500 00
For loans on stocks and other securities	6,000 00

For stocks and bonds purchased, par value, \$75,467.56; cost, including premiums, commissions, etc.....	\$75,722
For interest (other than interest payments to depositors).....	21
For current expenses of the bank, viz.: Salaries.....	\$2,400 00
For expenses of banking house or rent of banking rooms...	550 00
For other expenses.....	664 06
	3,514 06
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	51,0
	\$585,8

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	
Number of accounts opened or reopened during the year 1894..	
Number of accounts closed during the year 1894 ..	
Total number of deposits received during the year 1894... ..	
Total number of payments to depositors during the year 1894..	
Amount deposited during the year 1894, not including interest credited for that period.....	\$355,9
Amount withdrawn during the year 1894....	864,7
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$14,576 48
January, 1895.....	14,848 89
	29,4
Average amount of each account, January 1, 1895	8
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	8,2
Number of such accounts which exceeded \$3,000.....	
Rate per cent of dividends or interest to depositors during the year 8½ per cent.	

112. NEW PALTZ SAVINGS BANK, NEW PALTZ.

[Main street; incorporated 1871.]

THAD. HAIT, *President.*

JACOB M. HASBROUCK, *Sec*

TRUSTEES.

THAD. HAIT,
JACOB LE FEVER,
J. J. HASBROUCK,
LEWIS H. WOOLSEY,
LOUIS HASBROUCK,

ZACHARIAH BRUYN,
JESSE ELTING,
OSCAR HASBROUCK,
SOLOMON DEYO,
F. S. MCKINSTRY,

CHARLES M. HARCOURT
JONATHAN DEYO,
HURAM HASBROUCK,
JOHN J. HULL,
DANIEL BLACK, Jr.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$308,1
Stock investments, viz.:				
Stocks and bonds.	Cost.	Par value.	Estimated market value.	
United States	\$12,333 00	\$11,850 00	\$13,390 59	
State of Colorado (warrants)...	7,859 79	8,019 17	8,019 17	
State of Washington (warrants)	14,283 83	18,979 41	14,175 23	
Cities in this State	142,534 85	127,700 00	141,836 00	
Counties in this State.....	16,675 00	16,000 00	16,480 00	
Towns in this State	230,850 88	214,905 00	224,090 00	
Villages in this State.....	64,794 15	62,000 00	63,875 00	
School district	85,653 48	80,933 28	81,997 59	
	\$575,043 47	\$535,896 86	\$563,308 67	563,1

UISTER COUNTY.

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Banking house and lot, cost, \$10,097.16; estimated present value,	\$10,000 00
Other real estate, cost, \$38,148.85; estimated present value	29,667 10
Cash on deposit in banks or trust companies.....	98,881 88
Cash on hand.....	15,980 42
All other assets, not included above, viz.:	

Interest accrued.....	\$20,902 18	
Safe and furniture	4,000 90	
Insurance advanced.....	49 57	
Rentals due and accrued.....	248 00	
		25,199 70
		<u>\$1,051,450 27</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$954,792 69	
Interest credited for the six months ending with December 31, 1894	18,872 88	
		\$973,665 27
Surplus.....		78,285 00
		<u>\$1,051,450 27</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$141,681 99
From depositors, not including interest credited	161,840 95
From interest on loans, deposits and investments	44,807 75
From rents from banking house.....	281 00
From rents from other real estate	2,817 51
From mortgages.....	15,816 25
From redemption of stocks	54,627 22
From loans repaid	151 81
From all other sources, viz.:	

Real estate sold	\$7,815 81	
Profit and loss.....	84 96	
Rents from safe deposit boxes.....	24 00	
Contract for property sold.....	1 00	
Banking house and lot	97 16	
		7,522 98
		<u>\$428,947 41</u>

PAYMENTS.

To depositors, including interest paid to them	\$170,219 94
For loans on bonds and mortgages	81,700 00
For stocks and bonds purchased, par value, \$90,179.88; cost, including premiums, commissions, etc.....	92,815 08
For interest (other than interest payments to depositors)	788 20
For current expenses of the bank, viz.: Salaries.....	\$3,520 00
For expenses of banking house or rent of banking rooms..	208 81
For other expenses.....	675 43
	<hr/>
	8,428 74
For real estate acquired by foreclosure, or in settlement of debts due the bank	10,216 87
For taxes on real estate, except banking house.....	292 20
For repairs and other incidental expenses on real estate, except banking house.....	2,744 71

Other payments, viz.:

Contract for property sold.....	\$50 00	
Insurance advanced.....	148 47	
Exchange	10 18	
Profit and loss.....	2,220 77	
		\$2,45
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....		114,8
		<u>\$428,9</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	
Number of accounts opened or reopened during the year 1894..	
Number of accounts closed during the year 1894.....	
Total number of deposits received during the year 1894	
Total number of payments to depositors during the year 1894..	
Amount deposited during the year 1894, not including interest credited for that period.....	\$161,8
Amount withdrawn during the year 1894.....	170,2
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$18,053 88
January, 1895.....	18,872 88
	<u>36,4</u>
Average amount of each account, January 1, 1895.....	5
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	8,0

Rate per cent of dividends or interest to depositors during the year 4 per cent.

113. RONDOUT SAVINGS BANK, KINGSTON.

[Ferry street; incorporated 1868.]

A. S. STAPLES, *President.* J. E. DERRENBACHER, *Secy.*

TRUSTEES.

JAMES G. LINDSLEY,	A. A. CROSBY,	CHARLES BRAY,
A. S. STAPLES,	I. M. NORTH,	FRANK H. GRIFFITHS,
M. J. MADDEN,	JOHN WEBER,	WESLEY D. HALE,
S. D. COYKENDALL,	FREDERICK STEPHAN,	JOHN W. SOLZMANN.

FINANCIAL.

RESOURCES.

Bonds and mortgages		\$545,9
Stock investments, viz.:		
<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>
United States.....	\$36,100 00	\$36,100 00
State of Maryland.....	5,000 00	5,000 00
Cities in this State	121,000 00	121,000 00
Counties in this State	167,000 00	167,000 00
Towns in this State	60,100 00	60,100 00
Villages in this State.....	56,347 21	56,347 21
School district	2,750 00	2,750 00
	<u>\$448,297 21</u>	<u>\$448,297 21</u>
		<u>\$463,777 21</u>
Amount loaned on stocks as authorized by chapter 689, Laws of 1892.....		463,7
Real estate, cost, \$692; estimated present value.....		1,2
Cash on deposit in banks or trust companies....		8
Cash on hand		79,6
		8,0

assets, not included above, viz.:

accrued.....	\$21,638 28	
and collectible	89 00	
	<hr/>	\$21,677 28
		<hr/>
		\$1,121,918 04
		<hr/>
		<hr/>

LIABILITIES.

due depositors, viz.:

all	\$950,786 54	
credited for the six months ending with December		
14	15,734 00	
	<hr/>	\$966,520 54
.....		155,397 50
		<hr/>
		\$1,121,918 04
		<hr/>
		<hr/>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

hand and in banks or trust companies, January 1, 1894,		
transactions of the day		\$86,967 16
depositors, not including interest credited		412,285 11
interest on loans, deposits and investments		47,855 12
profits from other real estate		107 00
mortgages		42,474 29
redemption of stocks		86,968 61
loans repaid		800 00
from other sources, viz :		
estate sold, which had been charged to profit and loss,	\$300 00	
insurance	87 68	
repaid	31 89	
insurance repaid	178 17	
dividend	10 86	
	<hr/>	607 55
		<hr/>
		\$627,509 84
		<hr/>
		<hr/>

PAYMENTS.

depositors, including interest paid to them		\$874,014 21
interest on bonds and mortgages		49,675 00
interest on stocks and other securities		300 00
stocks and bonds purchased, par value, \$99,000; cost,		
including premiums, commissions, etc		107,424 87
interest (other than interest payments to depositors)		280 88
current expenses of the bank, viz.: Salaries	\$3,480 00	
expenses of banking house or rent of banking rooms ..	1,800 00	
other expenses	925 21	
	<hr/>	6,205 21
real estate acquired by foreclosure, or in settlement of		
due the bank		692 00
interest on real estate, except banking house		161 25
payments, viz.:		
interest on real estate	\$9 50	
attorney's expenses to New York city	5 00	
commissions on sale of real estate	7 40	
short and overpaid, etc	18 55	
advance advanced	317 84	
dividend paid	79 68	
	<hr/>	487 92
hand and in banks or trust companies, December 31,		
after transactions of the day		88,819 05
		<hr/>
		\$627,509 84
		<hr/>
		<hr/>

REPORT ON SAVINGS BANKS.

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	\$3,251
Number of accounts opened or reopened during the year 1894.....	988
Number of accounts closed during the year 1894	708
Total number of deposits received during the year 1894	8,636
Total number of payments to depositors during the year 1894..	8,636
Amount deposited during the year 1894, not including interest credited for that period... ..	\$412,235 11
Amount withdrawn during the year 1894.....	374,014 21
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894	\$15,125 63
January, 1895.....	15,734 00
	80,859 63
Average amount of each account, January 1, 1895.....	297 20
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	8,000 00
Number of such accounts which exceeded \$3,000.....	1

Rate per cent of dividends for interest to depositors during the year 1894
8½ per cent.

114. SAUGERTIES SAVINGS BANK, SAUGERTIES.

[244 Main street; incorporated 1871.]

ALBERT CARNRIGHT, *President.* JEREMIAH P. RUSSELL, *Treasurer.*

TRUSTEES.

EGBERT WHITAKER, JOHN W. DAVIS, URIAH VAN ETTEN, THOMAS S. DAWES, ALBERT CARNRIGHT,	GEORGE W. ELTING, CHARLES DAVIS, DANIEL LAMB, JACOB VAN GELDER, OVID T. SIMMONS,	WESLEY SHULTIS, EDWIN A. PRESTON, JOHN W. SHULTS, JAMES WELCH, FREDERICK M. WELLS.
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FINANCIAL.

RESOURCES.

Bonds and mortgages.....	\$279,000 00
Stock investments, viz.:	
<i>Stocks and bonds.</i>	
United States	Cost. Par value. Estimated market value.
Offices in this State	\$40,518 75 \$40,000 00 \$45,200 00
Counties in this State	77,928 25 74,000 00 82,635 00
Towns in this State.....	53,538 57 50,000 00 56,340 00
Villages in this State.....	251,159 95 242,900 00 249,719 00
	14,426 75 14,000 00 14,860 00
	<u>\$437,572 27</u> <u>\$420,900 00</u> <u>\$442,174 00</u>
	442,174 00
Amount loaned on stocks as authorized by chapter 689, Laws of 1892.....	24,550 00
Banking house and lot, cost, \$10,000; estimated present value..	8,000 00
Other real estate, cost, \$9,818.55; estimated present value	7,500 00
Cash on deposit in banks or trust companies.....	108,108 54
Cash on hand.....	8,298 96
Loaned on collaterals.....	500 00
All other assets, not included above, viz.:	
Interest accrued.....	\$19,400 00
Insurance account	794 25
	20,254 25
	<u>\$906,516 25</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$755,853 52	
Interest credited for the six months ending with December 31, 1894	12,564 21	
		\$768,417 73
Surplus		125,098 60
		<u>\$893,516 33</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day		\$94,968 89
From depositors, not including interest credited		181,298 04
From interest on loans, deposits and investments		87,868 83
From rents from banking house		171 00
From rents from other real estate		248 45
From mortgages		9,458 00
From redemption of stocks		20,109 83
From loans repaid		10,800 00
From all other sources, viz.:		
Insurance repaid	\$ 34 83	
Suspense account	83 24	
		<u>218 07</u>
		<u>\$344,125 61</u>

PAYMENTS.

To depositors, including interest paid to them		\$200,566 69
For loans on bonds and mortgages		9,450 00
For loans on stocks and other securities		800 00
For stocks and bonds purchased, par value, \$18,000; cost, including premiums, commissions, etc		18,561 95
For current expenses of the bank, viz.: Salaries	\$1,700 00	
For expenses of banking house or rent of banking rooms ..	189 90	
For other expenses	857 99	
		<u>2,747 89</u>
For taxes on real estate, except banking house		112 17
For repairs and other incidental expenses on real estate, except banking house		260 58
Other payments, viz.:		
Insurance advanced	\$98 50	
Overdrafts	20 83	
		<u>118 83</u>
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day		111,507 50
		<u>\$344,125 61</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	2,898
Number of accounts opened or reopened during the year 1894 ..	216
Number of accounts closed during the year 1894	182
Total number of deposits received during the year 1894	2,259
Total number of payments to depositors during the year 1894 ..	2,860
Amount deposited during the year 1894, not including interest credited for that period	\$181,298 04
Amount withdrawn during the year 1894	200,566 69

Amount of interest credited and paid for the year 1894, viz.:		
July, 1894.....	\$12,624 80	
January, 1895.....	12,564 21	
		\$25,189 01
Average amount of each account, January 1, 1895.....		320 44
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....		4,200 00
Number of such accounts which exceeded \$3,000		4
Rate per cent of dividends or interest to depositors during the year 1894, 3½ per cent.		

115. ULSTER COUNTY SAVINGS INSTITUTION, KINGSTON.

[278 Wall street ; incorporated 1851.]

CHARLES W. DEYO, *President.*

JOHN B. ALLIGER, *Treasurer.*

TRUSTEES.

JOHN B. ALLIGER,	WILLIAM HUTTON,	EDGAR SNYDER,
PETER C. BLACK,	E. H. LOUGHRAN,	JAMES VAN LEUVEN,
HARRY R. BRIGHAM,	JOHN L. McGRATH,	DAVIS WINNE,
FRED J. R. CLARKE,	JESSE MYER,	GEORGE W. WASHBURN,
CHARLES W. DEYO,	ALTON B. PARKER,	NOAH WOLVEN,
EMERY FREER,	GEORGE H. SHARPE,	JOHN BRODHEAD,
HENRY HARDY,	GEORGE J. SMITH,	ALFRED P. LASHER,
WILLIAM S. KENYON,	JOHN W. SEARING,	JAMES S. WINNE.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$1,099,194 47
Stock investments, viz.:				
<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
Cities in other States.....	\$25,000 00	\$25,000 00	\$27,172 50	
Cities in this State.....	169,720 20	152,222 88	163,218 93	
Counties in this State.....	90,804 30	88,000 00	89,773 90	
Towns in this State.....	80,208 28	72,750 00	79,316 09	
Villages in this State.....	52,440 20	48,000 00	61,185 23	
	\$418,182 98	\$385,972 88	\$410,666 72	410,666 72
Banking house and lot, cost, \$75,000 ; estimated present value,				50,000 00
Other real estate, cost, \$66,149.30 ; estimated present value. . .				51,575 00
Cash on deposit in banks or trust companies.....				143,378 54
Cash on hand.....				13,212 01
All other assets, not included above, viz.:				
Interest accrued			\$39,015 21	
Rent due and unpaid.....			2,207 79	
Insurance advanced on mortgaged property.....			835 05	
				41,758 05
				\$1,809,785 50

LIABILITIES.

Amount due depositors, viz.:		
Principal	\$1,707,285 75	
Interest credited for the six months ending with December 31, 1894.....	28,641 43	
		\$1,735,927 17
Surplus		73,658 20
		\$1,809,585 37

CASH TRANSACTIONS DURING THE YEAR 1894

RECEIPTS.

On hand and in banks or trust companies, January 1, 1894,		
and transactions of the day	\$190,607 90	
Depositors, not including interest credited	817,649 40	
Interest on loans, deposits and investments	83,826 36	
Dividends from banking house	2,218 58	
Dividends from other real estate	8,289 02	
Mortgages	182,181 69	
Redemption of stocks	85,789 82	
Loans repaid	75,238 10	
And other sources, viz.:		
Real estate sold	\$21,672 63	
Advance repaid	1,253 89	
Unadjusted profit and loss account	5,758 16	
		28,684 68
		<u>\$919,480 05</u>

PAYMENTS.

Depositors, including interest paid to them	\$468,484 08	
Loans on bonds and mortgages	167,995 00	
Loans on stocks and other securities	27,783 10	
Stocks and bonds purchased, par value, \$56,723.89; cost, including premiums, commissions, etc	60,019 02	
Current expenses of the bank, viz.: Salaries	\$5,870 00	
Expenses of banking house or rent of banking rooms	1,430 83	
Other expenses	4,021 44	
		11,252 27
Real estate acquired by foreclosure or in settlement of debts on the bank	17,051 01	
Loans on real estate, except banking house	893 84	
Repairs and other incidental expenses on real estate, except banking house	707 77	
And other payments, viz.:		
Loans on real estate sold	\$6,575 13	
Charged to profit and loss	768 91	
Insurance for insurance on mortgaged property	1,105 02	
Interest in interest	4 37	
		8,753 46
On hand and in banks or trust companies, December 31, after transactions of the day	156,590 55	
		<u>\$919,480 05</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	5,502
Number of accounts opened or reopened during the year 1894	853
Number of accounts closed during the year 1894	1,830
Number of deposits received during the year 1894	2,126
Number of payments to depositors during the year 1894	5,158
Amount deposited during the year 1894, not including interest credited for that period	\$317,649 40
Amount withdrawn during the year 1894	468,484 08
Amount of interest credited and paid for the year 1894, viz.:	
1894	\$29,507 65
For year, 1895	28,841 43
	<u>58,349 07</u>

Average amount of each account, January 1, 1895.....	\$315 54
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record or of a surrogate.....	7,761 21
Number of such accounts which exceeded \$3,000	15

Rate per cent of dividends or interest to depositors during the year 1894, 4 per cent.

WESTCHESTER COUNTY.

116. EASTCHESTER SAVINGS BANK, MOUNT VERNON.

[20 East First street; incorporated 1871.]

JOSEPH S. CLARK, *President.*

GEORGE D. ROCKWELL, Vice-President

TRUSTEES.

**JOSEPH S. CLARK,
GEORGE D. ROCKWELL,
JOSIAH H. ZABRISKIE,
JESSE LANTZ.**

**BURR DAVIS,
JOHN BERRY,
MARX WINTJEN,
EDWARD P. FULLER,
THOMAS R. HODGE.**

**GEORGE H. BROWN,
JOSEPH S. WOOD,
FERDINAND HOLM,
JAMES S. VAN COURT.**

FINANCIAL

RESOURCES.

Bonds and mortgages.....	\$186,510 00
Stock investments, viz.:	

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States.....	\$70,642 55	\$61,000 00	\$67,440 00
District of Columbia	12,500 00	10,000 00	11,500 00
State of Maine.....	10,000 00	10,000 00	10,000 00
Cities in this State	66,917 50	66,000 00	67,550 00
Towns in this State	15,650 00	15,500 00	12,000 00
Villages in this State.....	7,000 00	7,000 00	7,120 00
School district	48,409 66	46,500 00	48,125 00
	<hr/> \$231,119 71	<hr/> \$216,000 00	<hr/> \$223,755 00

Cash on deposit in banks or trust companies.....	238,756 00
Cash on hand	38,023 52
All other assets, not included above, viz.:	4,050 91

Interest accrued.....	\$5,842 56	
Furniture and fixtures	798 81	
	<u> </u>	6,141 37
		<u>\$408,489 81</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$382,723 74	
Interest credited for the six months ending with December 31, 1894	5,812 72	
	<hr/>	\$388,547 46
Surplus		14,942 25
		<hr/>
		\$403,489 61

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Hand and in banks or trust companies, January 1, 1894,	
transactions of the day.....	\$22,995 04
deposits, not including interest credited	261,006 59
interest on loans, deposits and investments.....	15,618 08
mortgages	26,100 00
redemption of stocks.....	17,500 00
	<hr/>
	\$348,219 71
	<hr/> <hr/>

PAYMENTS.

depositors, including interest paid to them.....	\$220,761 81
loans on bonds and mortgages,.....	28,850 00
stocks and bonds purchased, par value, \$56,500; cost,	
including premiums, commissions, etc.....	59,898 80
interest (other than interest payments to depositors).....	10 67
current expenses of the bank, viz.: Salaries.....	\$1,200 00
expenses of banking house or rent of banking rooms..	120 00
other expenses.....	795 49
	<hr/>
	2,115 49
Hand and in banks or trust companies, December 31,	
after transactions of the day.....	87,083 44
	<hr/>
	\$348,219 71
	<hr/> <hr/>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	2,347
Number of accounts opened or reopened during the year 1894.	567
Number of accounts closed during the year 1894	877
Number of deposits received during the year 1894....	4,153
Number of payments to depositors during the year 1894..	8,898
Amount deposited during the year 1894, not including interest	
credited for that period.....	\$261,006 59
Amount withdrawn during the year 1894.....	220,761 81
Amount of interest credited and paid for the year 1894, viz.:	
1894.....	\$5,511 91
January, 1895.....	5,818 72
	<hr/>
	11,825 63
Balance amount of each account, January 1, 1895	165 55
Amount due any one depositor, January 1, 1895, exclu-	
sive of interest and of any deposits made by order of a court	
order or of a surrogate.....	8,715 64
Number of such accounts which exceeded \$3,000.....	2
	<hr/> <hr/>

per cent of dividends or interest to depositors during the year 1894,
per cent.

117. GREENBURGH SAVINGS BANK, DOBBS FERRY.

[Main street; incorporated 1869.]

JOSEPH HASBROUCK, *President.*

CHARLES E. STORMS, *Secretary.*

TRUSTEES.

JOSEPH HASBROUCK,
W. W. TOMPKINS,
CHARLES G. STORMS,
WM. H. LESTER,
THOMAS A. JEWELL,

JOHN BESSON,
THOMAS LOSEE,
ANTHONY S. LESTER,
WM. A. JAYCOX,
THOMAS MAHER,

WM. C. LAWRENCE,
WILLIAM HAMILL,
JOHN DINKELL,
SYLVESTER L. STORMS,
CHARLES E. STORMS.

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$63,650 00
Stock investments, viz.:				
<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States.....	\$200 00	\$200 00	\$228 00	
Cities in this State	19,670 00	17,000 00	19,910 00	
Towns in this State.....	5,060 00	5,000 00	5,070 00	
Villages in this State.....	2,220 00	2,000 00	2,100 00	
	<u>\$27,150 00</u>	<u>\$24,200 00</u>	<u>\$27,308 00</u>	27,308 00
Cash on deposit in banks or trust companies				12,250 52
Cash on hand.....				401 06
All other assets, not included above, viz.: Interest accrued....				1,968 89
				<u>\$105,578 15</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$34,394 95	
Interest credited for the six months ending with December 31, 1894	1,633 73	\$36,047 67
Surplus		9,530 48
		<u>\$105,578 15</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day.....	\$6,597 00
From depositors, not including interest credited	68,306 00
From interest on loans, deposits and investments	5,654 73
From mortgages	5,300 00
From redemption of stocks	9,500 00
	<u>\$95,358 23</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$53,330 43
For loans on bonds and mortgages	23,150 00
For stocks and bonds purchased, par value, \$6,000; cost, including premiums, commissions, etc.....	6,150 00
For interest (other than interest payments to depositors)	10 01

For current expenses of the bank, viz.: Salaries	\$550 00	
For expenses of banking house or rent of banking rooms..	180 00	
For other expenses.....	327 87	
		\$1,057 87
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....		12,651 59
		<u>\$95,359 23</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	763
Number of accounts opened or reopened during the year 1894..	184
Number of accounts closed during the year 1894.....	90
Total number of deposits received during the year 1894.....	1,110
Total number of payments to depositors during the year 1894.	576
Amount deposited during the year 1894, not including interest credited for that period....	\$68,306 58
Amount withdrawn during the year 1894	52,339 48
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$1,376 97
January, 1895.....	1,652 72
	<u>3,029 69</u>
Average amount of each account, January 1, 1895.....	125 88
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	<u>2,910 27</u>

Rate per cent of dividends or interest to depositors during the year 1894, 8½ and 4 per cent.

118. HOME SAVINGS BANK, WHITE PLAINS.

[Railroad avenue; incorporated 1892.]

DAVID CROMWELL, *President.* HARRY S. HAMILTON, *Secretary.*

TRUSTEES.

STEPHEN W. SMITH,	HARVEY HUSTED,	DAVID CROMWELL,
EDWARD SCHIRMER,	ELIJAH C. SNIFFEN,	ALBERT J. YOUNG,
MONMOUT G. HART,	SAMUEL J. BARNES,	WILLIAM B. TIBBITS,
JAMES H. MORAN,	CHARLES P. SHERWOOD,	WM. HUNT GEDNEY,
P. HERBERT NOWILL,	JEREMIAH T. LOCKWOOD,	T. ELLWOOD CARPENTER,
HOWARD T. MONTGOMERY,	ROCKWELL YOUNG,	J. THEODOR DOLL,
	AARON RADICK.	

FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$80,050 00
Stock investments, viz.:				
<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
Cities in this State.....	\$10,200 00	\$10,000 00	\$10,200 00	
Towns in this State.....	9,721 22	9,721 22	9,721 22	
Villages in this State.....	6,000 00	6,000 00	6,000 00	
School district.....	18,800 00	18,800 00	18,800 00	
	<u>\$44,721 22</u>	<u>\$44,521 22</u>	<u>\$44,721 22</u>	
				44,721 22
Cash on deposit in banks or trust companies.....				11,025 46
Cash on hand				1,889 78
All other assets, not included above, viz.:				
Interest accrued			\$1,184 25	
Furniture and fixtures			287 71	
			<u></u>	1,471 96
				<u>\$189,158 87</u>

LIABILITIES.

Amount due depositors, viz.:

Principal	\$135,812 76	
Interest credited for the six months ending with December 31, 1894.....	2,043 73	
		\$137,256 43
Surplus.....		1,901 89
		<u>\$139,158 37</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day....	\$13,188 68
From depositors, not including interest credited	138,609 53
From interest on loans, deposits and investments.....	4,766 70
From mortgages	6,750 00
From redemption of stocks.....	15,626 84
	<u>\$178,941 75</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$66,074 43
For loans on bonds and mortgages.....	62,250 00
For stocks and bonds purchased, par value, \$36,821.22; cost, including premiums, commissions, etc	37,021 23
For interest (other than interest payments to depositors).....	103 84
For current expenses of the bank, viz.: Salaries.....	\$100 00
For other expenses.....	189 86
	<u>289 86</u>
Other payments, viz.: Furniture, fixtures, safe, etc	287 71
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	12,915 19
	<u>\$178,941 75</u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	745
Number of accounts opened or reopened during the year 1894.	538
Number of accounts closed during the year 1894	203
Total number of deposits received during the year 1894.	1,916
Total number of payments to depositors during the year 1894..	1,114
Amount deposited during the year 1894, not including interest credited for that period.....	\$138,609 53
Amount withdrawn during the year 1894.....	66,074 43
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$1,462 91
January, 1895.....	2,043 72
	<u>3,506 63</u>
Average amount of each account, January 1, 1895.....	184 23
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	2,950 00

Rate per cent of dividends or interest to depositors during the year 1894, 4 per cent.

119. PEEKSKILL SAVINGS BANK, PEEKSKILL.

[920 South street; incorporated 1859.]

WILL JR., *President.*

SANFORD B. KNAPP, *Secretary.*

TRUSTEES.

WILL JR.,
R. KNAPP,
WELLS,
PUGSLEY,
WIGGS,

JAMES HART,
CORNELIUS C. LENT,
JOHN B. WESTBROOK,
HENRY L. ARMSTRONG,
IRA D. STRONG,

WARREN JORDAN,
GEORGE W. DENISE,
FRANK M. DAIN,
J. M. SHIPLEY,
EDWARD E. YOUNG.

FINANCIAL.

RESOURCES.

Real estate mortgages..... \$1,060,559 70
Investments, viz.:

Stocks and bonds.	Cost.	Par value.	Estimated market value.
Adams	\$67,106 50	\$59,000 00	\$66,670 00
Connecticut	20,260 00	20,000 00	20,000 00
Missouri	21,430 54	21,000 00	21,760 00
Minnesota	20,180 00	20,000 00	21,000 00
Kansas	1,672 27	1,600 07	1,656 47
Maryland	15,680 73	15,500 00	15,500 00
North Dakota	53,389 00	50,000 00	54,000 00
South Dakota	52,868 50	52,500 00	53,750 00
Idaho	23,905 40	22,000 00	23,540 00
Territory	6,325 00	5,000 00	6,450 00
Idaho	10,215 00	10,000 00	10,100 00
Other States	19,628 00	18,000 00	19,595 00
This State	204,216 85	187,500 00	229,043 00
In this State	20,000 00	20,000 00	20,000 00
This State	77,609 75	76,300 00	78,527 50
In this State	128,783 23	125,868 48	129,768 48
District	19,432 06	19,400 00	19,400 00
	<u>\$762,697 82</u>	<u>\$723,708 55</u>	<u>\$790,760 45</u>

Loans on stocks as authorized by chapter 689, Laws of 1902..... 10,000 00
House and lot, cost, \$40,539.20; estimated present value, 20,000 00
Deposit in banks or trust companies .. 105,868 40
On hand..... 23,840 90
Other assets, not included above, viz.: Bank books assigned (several) 1,830 00

Interest accrued..... \$24,748 74
Contract..... 5,500 00
30,248 74
\$2,043,106 19

LIABILITIES.

Due depositors, viz.:
Capital \$1,806,485 23 | || Interest credited for the six months ending with December 31, 1904 | 83,878 02 | |
		\$1,889,863 25
		208,242 94
		\$2,043,106 19

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$145,399 49
From depositors, not including interest credited	715,158 63
From interest on loans, deposits and investments	89,422 56
From rents from banking house.....	675 00
From mortgages.....	69,492 09
From redemption of stocks.....	98,189 78
From loans repaid.....	8,400 00
From all other sources, viz.: Insurance advanced	9 33
	<hr/>
	\$1,126,746 86
	<hr/>

PAYMENTS.

To depositors, including interest paid to them	\$700,263 99
For loans on bonds and mortgages	167,057 34
For loans on stocks and other securities	20,230 00
For stocks and bonds purchased, par value, \$93,669.02; cost, including premiums, commissions, etc.	97,866 13
For interest (other than interest payments to depositors).....	1,931 02
	<hr/>
For current expenses of the bank, viz.: Salaries.....	\$8,060 60
For expenses of banking house or rent of banking rooms..	667 77
For other expenses.....	904 00
	<hr/>
	9,631 77
Other payments, viz.:	
Insurance advanced	\$33 33
Profit and loss.....	59 00
	<hr/>
	59 33
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	129,707 30
	<hr/>
	\$1,126,746 86
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	5,154
Number of accounts opened or reopened during the year 1894,	766
Total number of accounts closed during the year 1894.....	618
Total number of deposits received during the year 1894.....	6,011
Total number of payments to depositors during the year 1894,	7,389
Amount deposited during the year 1894, not including interest credited for that period	\$715,158 63
Amount withdrawn during the year 1894.....	700,263 99
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$31,994 07
January, 1895.....	33,378 02
	<hr/>
	65,302 09
Average amount of each account, January 1, 1895.....	856 97
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	3,723 56
Number of such accounts which exceeded \$3,000.....	3
	<hr/>

Rate per cent of dividends or interest to depositors during the year 1894, 4 per cent.

120. PEOPLE'S SAVINGS BANK, YONKERS.

[10 and 12 Getty square; incorporated 1866.]

S E. GORTON, *President.*

GEORGE W. COBB, *Treasurer.*

TRUSTEES.

SANDERS,
GORTON,
ODELL,
BREE,
. HARTSHORN,

ROBERT H. NEVILLE,
J. G. P. HOLDEN,
ALONZO P. HAZARD,
ALBERT C. BENEDICT,
CHARLES R. CULVER,

FRANK E. WHEELER,
GEORGE W. COBB,
HALCYON SKINNER,
RICHARD L. CONDON,
ETHELBERT B. EMBREE.

FINANCIAL.

RESOURCES.

nd mortgages				\$702,750 00
investments, viz.:				
			Estimated	
s and bonds.	Cost.	Par value.	market value.	
his State	\$100,150 00	\$95,500 00	\$108,775 00	
in this State	15,206 25	15,000 00	15,600 00	
this State	59,734 80	55,500 00	57,702 50	
n this State.....	107,722 98	104,222 18	108,429 68	
strict	129,842 88	123,166 70	130,143 57	
	<u>\$413,016 41</u>	<u>\$393,888 88</u>	<u>\$430,552 75</u>	420,552 75
t loaned on stocks as authorized by chapter 689, Laws				
2.....				32,000 00
g house and lot, cost, \$30,808.87; estimated present value,				28,500 00
deposit in banks or trust companies.....				133,882 27
hand				10,198 66
r assets, not included above, viz.:				
st accrued			\$10,443 01	
.....			258 83	
ver National Bank, interest on balances			71 00	
			<u>10,772 84</u>	
				<u>\$1,338,651 02</u>

LIABILITIES.

: due depositors, viz.:			
pal	\$1,249,337 65		
st credited for the six months ending with December			
894	22,741 77		
		\$1,272,069 42	
		66,581 60	
		<u>\$1,338,651 02</u>	

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

hand and in banks or trust companies, January 1, 1894,	
transactions of the day.....	\$101,118 84
positors, not including interest credited	438,909 27
terest on loans, deposits and investments.....	54,643 51

From rents from banking house.....	\$1,150 10
From mortgages	88,250 00
From redemption of stocks .. .	19,548 05
From loans repaid.	58,900 00
From all other sources, viz.: Real estate sold.....	16,516 80
	<hr/>
	\$749,089 57
	<hr/>

PAYMENTS.

To depositors, including interest paid to them.....	\$400,723 02
For loans on bonds and mortgages.....	64,800 00
For loans on stocks and other securities.....	78,400 00
For stocks and bonds purchased, par value, \$51,800; cost, including premiums, commissions, etc.....	54,205 87
For interest (other than interest payments to depositors).....	806 98
For current expenses of the bank, viz.: Salaries	\$4,924 00
For expenses of banking house or rent of banking rooms..	757 17
For other expenses.....	734 65
	<hr/>
	6,415 83
For taxes on real estate, except banking house.....	804 40
For repairs and other incidental expenses on real estate, except banking house.....	807 55
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	144,075 93
	<hr/>
	\$749,089 57
	<hr/>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	4,434
Number of accounts opened or reopened during the year 1894,	1,820
Number of accounts closed during the year 1894.....	1,086
Total number of deposits received during the year 1894	6,973
Total number of payments to depositors during the year 1894..	5,040
Amount deposited during the year 1894, not including interest credited for that period	\$468,909 27
Amount withdrawn during the year 1894.....	400,723 52
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$20,870 65
January, 1895.....	22,741 77
	<hr/>
	43,612 42
Average amount of each account, January 1, 1895.....	286 88
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record or of a surrogate.....	8,000 00
	<hr/>

Rate per cent of dividends or interest to depositors during the year 1894, 3 and 4 per cent.

121. PORT CHESTER SAVINGS BANK, PORT CHESTER.

[Corner North Main and Willett streets; incorporated 1865.]

LLIAM P. ABENDROTH, *President.*

HERMAN L. MARSHALL, *Cashier.*

TRUSTEES.

L. P. ABENDROTH,
NIEL STRANG,
IN VOORHIS,
OMAS B. PECK,
IN MILLER,

SAMUEL K. SATTERLEE,
E. F. MATTHEWS,
JOHN F. MILLS,
WILLIAM RYAN,
ELLWOOD BURDSALL,
MAURICE DILLON.

JOHN E. MARSHALL,
GEO. E. WILCOX,
SAMUEL W. JOHNSON,
EDWIN F. STUDWELL,
H. L. MARSHALL,

FINANCIAL.

RESOURCES.

lands and mortgages.....				\$882,208 00
Stock investments, viz.:				
<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States.....	\$90,516 88	\$75,000 00	\$85,812 50	
Bonds in other States.....	31,800 00	30,000 00	32,400 00	
Bonds in this State.....	254,863 00	248,000 00	254,800 00	
Insurance in this State	65,023 81	62,823 10	62,894 04	
Real estates in this State.....	68,815 50	66,745 07	68,855 00	
Real estate in school district.....	30,740 00	30,000 00	30,460 00	
	<u>\$541,788 69</u>	<u>\$512,567 10</u>	<u>\$534,921 54</u>	534,921 54
Working house and lot, cost, \$44,032.06 ; estimated present value,				39,764 17
Cash on deposit in banks or trust companies.....				77,100 87
Cash on hand.....				6,511 84
and all other assets, not included above, viz.: Interest accrued...				10,614 60
				<u>\$1,051,115 52</u>

LIABILITIES.

Amount due depositors, viz.:		
Principal	\$882,198 66	
Interest credited for the six months ending with December 31, 1894	14,729 15	
		\$958,927 81
Surplus		97,187 71
		<u>\$1,051,115 52</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$62,626 95
From depositors, not including interest credited	348,278 82
From interest on loans, deposits and investments.....	37,644 65
From mortgages	42,140 00
From redemption of stocks	54,898 00
From all other sources, viz.:	
Insurance premiums advanced.....	\$137 40
Old furniture and flagging sold.....	89 90
	<u>167 30</u>
	<u>\$545,750 22</u>

PAYMENTS.

To depositors, including interest paid to them.....	\$895,002 85
For loans on bonds and mortgages	16,800 00
For stocks and bonds purchased, par value, \$34,612.10 ; cost, including premiums, commissions, etc.....	38,324 60

For current expenses of the bank, viz.: Salaries.....	\$4,800 00	
For expenses of banking house or rent of banking rooms.....	254 21	
For other expenses.....	1,018 87	
		<u>\$5,567 98</u>
Other payments, viz.:		
Insurance premiums advanced	\$127 40	
Balance on account of construction of banking house.....	5,715 58	
		<u>5,842 98</u>
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day		88,612 21
		<u><u>\$545,750 22</u></u>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	8,944
Number of accounts opened or reopened during the year 1894.....	796
Number of accounts closed during the year 1894.....	629
Total number of deposits received during the year 1894.....	5,891
Total number of payments to depositors during the year 1894..	4,787
Amount deposited during the year 1894, not including interest credited for that period	\$348,278 82
Amount withdrawn during the year 1894.....	895,102 86
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$14,661 01
January, 1895.....	14,729 15
	<u>29,390 16</u>
Average amount of each account, January 1, 1895	241 87
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	8,108 26
	<u><u></u></u>
Rate per cent of dividends or interest to depositors during the year 1894, $8\frac{1}{4}$ per cent.	

122. SING SING SAVINGS BANK, SING SING.

[Incorporated 1854.]

STEPHEN M. SHERWOOD, *President.* ISAAC B. NOXON, *Secretary.*

TRUSTEES.

JOHN HOAG, GILBERT M. TODD, AARON L. YOUNG, THEO. HENRY CALAM,	DANIEL D. MANGAM, STEPHEN M. SHERWOOD, WILLIAM H. HELM, ISAAC B. NOXON,	HENRY C. NELSON, C. TOWNSEND YOUNG, ISAAC SECOR, ANTHONY B. MURRAY.
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FINANCIAL.

RESOURCES.

Bonds and mortgages.....				\$876,328 00
Stock investments, viz.:				
Stocks and bonds.	Cost.	Par value.	Estimated market value.	
United States	\$77,120 00	\$80,000 00	\$91,300 00	
District of Columbia	10,273 60	10,000 00	10,300 00	
Cities in this State	292,098 59	260,000 00	326,925 00	
Counties in this State.....	50,000 00	50,000 00	50,000 00	
Towns in this State	100,779 07	93,000 00	102,740 00	
Villages in this State.....	51,600 00	50,000 00	53,300 00	
	<u>\$581,870 59</u>	<u>\$543,000 00</u>	<u>\$633,475 00</u>	
				<u><u>633,475 00</u></u>

WESTCHESTER COUNTY.**239**

Banking lot, cost, \$8,000 ; estimated present value.....	\$8,000 00
Cash on deposit in banks or trust companies.....	68,219 08
All other assets, not included above, viz.: Interest accrued...	80,520 05
	<hr/>
	\$1,614,542 13
	<hr/> <hr/>

LIABILITIES.**Amount due depositors, viz.:**

Principal	\$1,359,342 02	
Interest credited for the six months ending with December 31, 1894	25,753 33	
	<hr/>	\$1,385,095 35
Surplus		229,446 78
		<hr/>
		\$1,614,542 13
		<hr/> <hr/>

CASH TRANSACTIONS DURING THE YEAR 1894.**RECEIPTS.**

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day	\$45,840 70
From depositors, not including interest credited.....	875,825 81
From interest on loans, deposits and investments.	69,450 59
From mortgages.....	61,597 00
From redemption of stocks.....	54,000 00
From all other sources, viz.:	
Insurance advanced, repaid.....	\$55 41
Sundries credited to profit and loss	185 48
	<hr/>
	190 89
	<hr/>
	\$605,904 99
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PAYMENTS.

To depositors, including interest paid to them.....	\$419,480 00
For loans on bonds and mortgages.....	62,000 00
For stocks and bonds purchased, par value, \$50,000; cost, including premiums, commissions, etc.....	50,000 00
For interest (other than interest payments to depositors).....	540 16
For current expenses of the bank, viz.: Salaries	\$4,470 00
For expenses of banking house or rent of banking rooms..	600 00
For other expenses.....	439 81
	<hr/>
	5,509 81
For taxes on real estate, except banking house.....	45 53
Other payments, viz.: Insurance premium advanced.....	110 41
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	68,219 08
	<hr/>
	\$605,904 99
	<hr/> <hr/>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	2,492
Number of accounts opened or reopened during the year 1894..	422
Number of accounts closed during the year 1894.....	475
Total number of deposits received during the year 1894.....	8,517
Total number of payments to depositors during the year 1894..	8,187
Amount deposited during the year 1894, not including interest credited for that period.....	\$375,825 81
Amount withdrawn during the year 1894.....	\$419,480 00

Amount of interest credited and paid for the year 1894, viz.:

July, 1894	\$25,849 70	
January, 1895.....	25,753 33	
		\$51,103 03
Average amount of each account, January 1, 1895.....		899 45
Largest amount due any one depositor, January 1, 1895, exclu- sive of interest and of any deposits made by order of a court of record or of a surrogate.....		6,076 03
Number of such accounts which exceeded \$8,000		11

Rate per cent of dividends or interest to depositors during the year 1894.
4 per cent.

123. UNION SAVINGS BANK OF WESTCHESTER COUNTY,
MAMARONECK.

[Main street; incorporated 1887.]

BRADFORD RHODES, *President.* THOMAS J. MEIGHAN, *Secretary.*

TRUSTEES.

BRADFORD RHODES, MATHIAS BANTA, SAMUEL G. PURDY, THOMAS J. MEIGHAN, JONATHAN CARPENTER,	WILLIAM H. STILES, THOMAS HALSTEAD, DENNIS C. GATELY, RICHARD C. CORNELL, SPENCER H. CONE,	THOMAS BREWER, JOSEPH McLAUGHLIN, WILLIAM A. BOYD, DAVID F. BRITT, REUBEN G. BREWER.
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FINANCIAL.

RESOURCES.

Bonds and mortgages..		\$99,550 00
Stock investments, viz.:		
<i>Stocks and bonds.</i>		
Towns in this State.....	Cost. \$26,761 26	Par value. \$26,501 26
School district.....	26,564 85	26,000 00
	\$53,326 11	\$52,501 26
		\$52,979 51
Cash on deposit in banks or trust companies		52,979 51
Cash on hand		34,065 31
All other assets, not included above, viz.:		2,530 19
Interest accrued	\$1,768 42	
Furniture and fixtures.....	1,968 75	
		3,737 17
		\$192,862 18

LIABILITIES.

Amount due depositors, viz.:

Principal	\$180,459 16	
Interest credited for the six months ending with December 31, 1894	2,294 23	
		\$182,758 39
Surplus		10,108 79
		\$192,862 18

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

On hand and in banks or trust companies, January 1, 1894,	
and transactions of the day.....	\$20,075 08
Depositors, not including interest credited.....	149,547 92
Interest on loans, deposits and investments.....	8,486 24
Dividends from banking house.....	240 00
Mortgages.....	7,900 00
Redemption of stocks.....	19,760 00
	<hr/>
	\$206,009 24
	<hr/> <hr/>

PAYMENTS.

Depositors, including interest paid to them	\$186,768 58
Dividends on bonds and mortgages	4,800 00
Stocks and bonds purchased, par value, \$25,448.80; cost, including premiums, commissions, etc.....	25,448 80
Interest (other than interest payments to depositors)	110 98
Current expenses of the bank, viz.: Salaries.....	\$1,372 50
Expenses of banking house or rent of banking rooms ..	350 00
Other expenses.....	312 93
	<hr/>
	2,035 43
Payments, viz.: Furniture and fixtures account.....	250 00
On hand and in banks or trust companies, December 31, after transactions of the day.....	36,595 50
	<hr/>
	\$206,009 24
	<hr/> <hr/>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895	1,069
Number of accounts opened or reopened during the year 1894.	274
Number of accounts closed during the year 1894....	198
Number of deposits received during the year 1894	2,111
Number of payments to depositors during the year 1894..	2,352
Amount deposited during the year 1894, not including interest paid for that period.....	\$149,547 92
Amount withdrawn during the year 1894	186,768 58
Amount of interest credited and paid for the year 1894, viz.:	
For 1894.....	\$2,122 58
For January, 1895	2,294 23
	<hr/>
	4,416 81
Amount of each account, January 1, 1895.....	170 96
Amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court or of a surrogate.....	8,152 15
Number of such accounts which exceeded \$3,000.....	1
	<hr/> <hr/>

Percent of dividends or interest to depositors during the year 1894, 3 1/4 per cent.

124. WESTCHESTER COUNTY SAVINGS BANK, TARRYTOWN.

[Corner Broadway and Main streets ; incorporated 1853.]

BENSON FERRIS, President. ELMORE T. WILLSSEN, Secretary.

TRUSTEES.

BENSON FERRIS, ISAIAH WASHBURN, LUCIUS T. YALE, ELIAS MANN, RICHARD B. COUTANT, GEORGE SILVER, ABRAHAM A. COLES, GEORGE B. NEWTON, MOSES W. TAYLOR, DAVID SILVER, WILLIAM A. BURNHAM, EUGENE BARNES.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$675,878 00
Stock investments, viz.:

Table with 4 columns: Stocks and bonds, Cost, Par value, Estimated market value. Rows include United States, District of Columbia, State of Ohio, Cities in this State, Counties in this State, Towns in this State, Villages in this State, School district, and totals.

Amount loaned on stocks as authorized by chapter 689, Laws of 1892 2,000 00
Banking house and lot, cost, \$8,855; estimated present value.... 6,000 00
Other real estate, cost, \$7,000; estimated present value..... 7,000 00
Cash on deposit in banks or trust companies... 120,067 24
Cash on hand..... 20,247 53
All other assets, not included above, viz.:

Interest accrued \$23,182 55
Land contracts, etc 2,346 00
25,528 55
\$1,794,550 14

LIABILITIES.

Amount due depositors, viz.:

Principal \$1,565,676 86
Interest credited for the six months ending with December 31, 1894 28,776 29
\$1,594,453 15
Surplus 200,096 99
\$1,794,550 14

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1, 1894, before transactions of the day..... \$158,562 05
From depositors, not including interest credited .. 594,410 16
From interest on loans, deposits and investments..... 78,953 28

From rents from other real estate.....	\$420 00
From mortgages	58,650 00
From redemption of stocks	51,850 00
From loans repaid.....	1,100 00

\$988,975 49

PAYMENTS.

To depositors, including interest paid to them.....	\$550,219 15
For loans on bonds and mortgages.....	109,700 00
For stocks and bonds purchased, par value, \$125,550; cost, including premiums, commissions, etc.....	127,017 50

For current expenses of the bank, viz.: Salaries	\$4,800 00
For expenses of banking house or rent of banking rooms..	102 72
For other expenses.....	902 48

5,805 15

For taxes on real estate, except banking house.....	68 01
For repairs and other incidental expenses on real estate, except banking house.....	24 88
Other payments, viz : Interest accrued on bonds	826 76
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	140,814 59

\$988,975 49.

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	8,887
Number of accounts opened or reopened during the year 1894..	555
Number of accounts closed during the year 1894.....	440
Total number of deposits received during the year 1894.....	4,548
Total number of payments to depositors during the year 1894.	4,594
Amount deposited during the year 1894, not including interest credited for that period.....	\$594,410 16
Amount withdrawn during the year 1894.....	550,219 15
Amount of interest credited and paid for the year 1894, viz.:	

July, 1894.....	\$27,737 11
January, 1895.....	28,776 29

56,513 40

Average amount of each account, January 1, 1895 ...	402 48
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate	5,689 78
Number of such accounts which exceeded \$3,000.....	11

Rate per cent of dividends or interest to depositors during the year 1894, 1 per cent.

125. YONKERS SAVINGS BANK, YONKERS.

[16 South Broadway; incorporated 1834.]

ROBERT P. GETTY, *President*.LYMAN COBB, JR., *Cashier*.

TRUSTEES.

ROBERT P. GETTY,
J. HENRY WILLIAMS,
JACOB READ,
S. EMMET GETTY,
S. H. THAYER,
H. J. ANDRUS,S. FRANCIS QUICK,
JOSEPH A. LOCKWOOD,
JAMES H. WELLER,
FRED. VON STORCH,
WILLIAM A. THORNE,LEANDER READ,
ROBERT L. STEWART,
RUDOLPH EICHMEYER, JR.,
JOHN EYCLERS,
ALBERT L. SKINNER,
WALTER H. PADDOCK.

FINANCIAL.

RESOURCES.

Bonds and mortgages..... \$1,078,817 50
 Stock investments, viz.:

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.
United States	\$289,061 61	\$250,000 00	\$282,500 00
Cities in this State	668,161 21	647,422 81	700,242 81
Counties in this State.....	101,090 00	101,000 00	101,000 00
Towns in this State	33,006 66	32,000 00	32,300 00
Villages in this State.....	120,420 88	117,000 00	123,960 00
School district	19,758 20	18,000 00	19,350 00
	<u>\$1,231,498 01</u>	<u>\$1,165,422 81</u>	<u>\$1,259,352 81</u>

1,259,352 81

Banking house and lot, cost, \$59,538.04; estimated present
 value 85,500 00
 Other real estate, cost, \$25,364.88; estimated present value 25,033 57
 Cash on deposit in banks or trust companies 94,299 02
 Cash on hand 16,870 24
 All other assets, not included above, viz.:

Interest accrued \$23,005 46
 Rents accrued 50 00

23,055 46

\$2,532,428 00

LIABILITIES.

Amount due depositors, viz.:

Principal..... \$2,291,498 73
 Interest credited for the six months ending with December
 31, 1894..... 42,194 16

\$2,333,692 89

Surplus 198,735 71

\$2,532,428 00

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or trust companies, January 1. 1894,
 before transactions of the day..... \$100,163 31
 From depositors, not including interest credited 629,614 48
 From interest on loans, deposits and investments 104,955 61
 From rents from banking house..... 1,100 00
 From mortgages 128,251 06
 From redemption of stocks 209,800 00

\$1,173,883 45

PAYMENTS.

To depositors, including interest paid to them	\$569,106 57
For loans on bonds and mortgages	205,869 80
For stocks and bonds purchased, par value, \$249,000; cost, including premiums, commissions, etc.....	252,688 78
For current expenses of the bank, viz.: Salaries.....	\$8,860 00
For expenses of banking house or rent of banking rooms..	1,515 74
For other expenses.....	1,248 54
	<hr/>
	11,124 28
For real estate acquired by foreclosure, or in settlement of debts due the bank	24,420 77
For taxes on real estate, except banking house	9 49
Cash on hand and in banks or trust companies, December 31, 1894, after transactions of the day.....	110,669 26
	<hr/>
	\$1,173,888 45
	<hr/> <hr/>

STATISTICAL INFORMATION.

Number of open accounts, January 1, 1895.....	8,877
Number of accounts opened or reopened during the year 1894..	990
Number of accounts closed during the year 1894	609
Total number of deposits received during the year 1894.....	10,168
Total number of payments to depositors during the year 1894..	8,720
Amount deposited during the year 1894, not including interest credited for that period ..	\$629,614 48
Amount withdrawn during the year 1894..	569,106 57
Amount of interest credited and paid for the year 1894, viz.:	
July, 1894.....	\$40,888 16
January, 1895	42,191 16
	<hr/>
	82,577 32
Average amount of each account, January 1, 1895	262 87
Largest amount due any one depositor, January 1, 1895, exclusive of interest and of any deposits made by order of a court of record or of a surrogate.....	3,000 00
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Rate per cent of dividends or interest to depositors during the year 1894, and 4 per cent.

Statement of the Condition of the Savings Banks of the State of New York on the morning of July 1, 1894.

NAME	Total resources, July 1, 1894.	Due depositors, July 1, 1894.	Other liabilities, July 1, 1894.	Surplus, July 1, 1894.	Open accounts, July 1, 1894.	Accounts opened during the year ending June 30, 1894.	Accounts closed during the year ending June 30, 1894.	Deposits received during the year ending June 30, 1894, not including interest credited	Amount withdrawn during the year ending June 30, 1894	Amount of interest credited and paid for year ending with June 30, 1894.	Current expenses of the banks during year ending June 30, 1894.
ALBANY COUNTY											
Albany City Savings Inst'n	\$2,516,346 69	\$2,323,300 01	.....	\$193,046 68	3,943	596	675	\$519,796 05	\$697,535 53	\$45,280 19	\$7,618 99
Albany County Savings Bank	3,611,493 46	3,391,845 94	\$25,000 00	194,677 52	5,844	1,853	1,391	1,307,043 44	1,329,837 17	114,301 16	10,157 28
Albany Exchange Sav. Bank	1,106,889 12	1,040,069 91	10,867 03	156,433 18	1,610	279	236	344,012 88	812,374 54	54,953 03	5,606 95
Albany Savings Bank	17,823,767 53	15,536,678 21	.....	2,286,829 32	27,678	8,223	4,526	4,060,267 21	4,491,109 91	364,746 15	48,948 09
Cohoes Savings Institution	1,568,066 15	1,449,419 43	104 24	118,543 49	4,311	701	941	401,950 88	492,131 55	52,453 97	3,893 16
Horus Savings Bank, Albany	1,288,928 13	1,217,703 54	1,022 35	70,300 84	3,518	566	607	433,308 40	337,460 01	44,109 75	5,739 66
Mechanics and Farmers' Sav. Inst'n Bank, Albany	2,193,496 52	1,819,590 48	16,821 87	358,263 17	4,636	840	673	478,465 09	411,105 66	64,812 60	5,778 54
Merchants' Sav. B'k, Cohoes	671,647 94	623,835 59	.....	47,792 40	1,454	949	316	166,331 60	210,280 54	22,700 26	2,785 05
National Sav. Bank, Albany	7,450,735 02	6,636,160 42	.....	814,574 60	10,046	8,074	5,042	2,132,229 52	2,318,040 76	240,187 92	15,205 83
Total	\$39,221,497 60	\$33,967,772 51	\$53,315 39	\$4,210,400 70	62,029	13,387	12,764	\$9,949,625 68	\$10,769,635 09	\$1,235,205 12	\$58,881 17
BRONX COUNTY.											
Brighton Savings Bank	\$1,564,070 20	\$1,433,892 70	.....	\$120,177 50	2,015	521	1,266	\$711,679 47	\$810,479 26	\$46,813 56	\$10,019 99
Chenango Valley Sav. Bank	949,732 69	882,443 59	.....	67,287 11	7,655	865	691	522,913 29	465,010 91	29,962 99	5,441 59
Total	\$2,513,802 89	\$2,316,336 29	.....	\$187,464 61	14,670	1,386	2,107	\$1,234,592 76	\$1,275,490 17	\$76,776 55	\$15,461 58
CAYUGA COUNTY.											
Auburn Savings Bank	\$2,304,540 61	\$2,011,002 99	.....	\$293,537 62	7,659	1,122	1,078	\$774,738 15	\$1,009,194 25	\$67,312 54	\$11,283 15
Cayuga Co. Sav. B'k, Auburn	1,181,683 87	1,085,485 08	.....	116,888 29	4,617	601	739	716,180 67	825,863 50	34,543 09	5,904 05
Total	\$3,486,224 48	\$3,096,488 07	.....	\$410,425 91	12,276	1,723	2,301	\$1,490,918 82	\$1,835,057 75	\$101,855 63	\$17,187 20
CHENANGO COUNTY.											
Chemung Savings Bank	\$66,974 55	\$65,789 61	.....	\$1,184 94	.....	131	42	\$12,265 25	\$69,539 63	\$97 60	\$3,319 71
COLUMBIA COUNTY.											
Madison City Sav. Institution	\$4,429,720 54	\$3,186,458 64	.....	\$1,243,261 90	6,610	865	1,345	\$454,048 65	\$649,769 03	\$70,564 09	\$9,888 75
CORLAND COUNTY.											
Corland Savings Bank	\$69,224 67	\$64,891 26	.....	\$4,333 41	4,606	1,467	1,429	\$157,320 00	\$461,604 94	\$42,365 54	\$5,941 97

* Error in proof at disburse, on cents.

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1894—(Continued).

NAME	Total resources, July 1, 1894	Due depositors, July 1, 1894	Other liabilities, July 1, 1894	Surplus, July 1, 1894	Open accounts, July 1, 1894	Accounts opened during the year ending June 30, 1894	Accounts closed during the year ending June 30, 1894	Deposits received during the year ending June 30, 1894, not including interest credited	Amount withdrawn during the year ending June 30, 1894	Amount of interest credited and paid for year ending June 30, 1894	Current expenses of the banks during year ending June 30, 1894
MONROE COUNTY											
East Side Sav. Bk., Rochester	\$2,712,754.94	\$2,806,725.52	\$8,000.00	\$194,008.82	4,225	1,597	1,738	\$1,199,826.04	\$1,505,190.05	\$68,723.50	\$19,389.80
Mechanics' Sav. Bk., Rochester	1,028,653.80	1,229,096.26	5,298.54	1,362,647.00	8,321	579	594	877,714.76	1,075,995.15	64,855.99	18,301.49
Monroe Co. Sav. Bk., Rochester	9,253,919.48	7,844,176.40	27,155.63	1,362,517.45	15,467	8,332	9,234	2,675,585.81	9,393,764.95	298,469.49	84,762.81
Rochester Savings Bank	15,121,096.34	14,658,992.14	33,513.40	1,472,280.84	31,634	7,029	7,096	4,297,652.62	5,067,746.78	649,517.55	53,080.31
Total	\$29,026,403.96	\$25,678,772.22	\$90,967.63	\$3,256,664.11	56,747	12,517	12,642	\$8,248,686.73	\$11,234,676.84	\$966,545.93	\$120,519.65
MONTEGOMERY COUNTY											
Ansdorham Savings Bank	\$366,525.54	\$544,890.72	\$158.99	\$21,475.63	4,007	801	1,172	\$508,124.61	\$321,419.10	\$15,708.27	\$2,813.81
NEW YORK COUNTY											
American Savings Bank	\$778,540.48	\$744,187.59	\$500.00	\$34,853.29	3,786	668	674	\$294,241.93	\$246,385.09	\$31,765.34	\$3,819.02
Bank for Sav. in the City of N. Y.	54,884,887.94	47,975,583.44		6,909,754.04	115,245	18,661	15,468	7,404,869.52	9,632,089.48	1,174,269.61	66,916.40
Bowery Savings Bank	58,719,102.50	49,381,284.34		9,337,818.28	104,121	17,625	15,698	8,990,793.67	10,792,421.48	1,839,393.78	108,872.43
Broadway Sav. Institution	5,252,585.91	4,821,960.69		411,225.23	7,807	945	1,052	1,079,993.14	1,481,420.79	175,227.98	16,660.11
Citizens Savings Bank	12,102,617.28	10,613,243.42		1,589,373.87	26,881	4,005	8,677	3,148,395.04	4,601,731.40	584,027.18	52,664.16
Dollar Savings Bank	121,115.74	123,875.06		2,760.48	2,010	698	323	111,080.86	103,697.17	3,523.66	1,993.97
Dry Dock Savings Institution	19,404,304.30	17,691,530.62		1,712,773.77	48,703	10,596	12,961	4,771,355.79	6,645,125.01	683,876.10	24,268.74
East River Sav. Institution	12,780,104.80	10,698,019.15		2,182,185.78	18,846	2,088	2,290	2,747,156.42	3,199,193.92	386,272.39	27,389.69
Emigrant Industrial Sav. Bk.	51,418,659.04	44,136,170.17		7,277,688.87	78,888	13,306	14,622	12,059,533.86	18,411,746.91	1,565,365.88	130,288.72
Excelsior Savings Bank	1,446,179.93	1,412,150.62		34,029.31	6,769	1,715	1,628	987,524.00	995,550.25	41,312.40	18,043.49
Franklin Savings Bank	6,946,321.26	6,365,649.83		580,671.93	28,920	4,659	5,048	2,375,045.24	2,789,766.94	190,748.22	28,162.62
Franklin Savings Bank	34,349,424.64	31,296,483.68		3,122,941.96	81,007	18,364	14,960	9,217,250.85	10,892,896.35	1,101,281.68	82,456.67
Gar. Sav. Bk. in the City of N. Y.	51,166,895.66	27,311,739.80	877.87	23,853,729.21	67,281	18,944	6,966	7,090,115.17	6,421,825.52	951,048.08	78,134.73
Greenwich Savings Bank	6,231,529.19	5,824,399.12		437,121.07	28,712	5,586	6,344	2,674,940.19	3,166,078.81	196,054.50	25,678.88
Grant for the Sav. of N. Y. Clerk	7,000,711.84	6,263,355.97		827,455.87	12,870	1,404	1,567	1,639,866.09	1,793,593.48	235,219.49	81,835.90
Irving Savings Institution	6,870,046.70	5,637,574.84		1,232,471.86	18,062	1,677	2,119	1,270,885.20	2,218,166.25	208,830.80	25,138.62
Manhattan Savings Institution	9,835,283.76	8,855,947.00		1,079,336.76	18,056	2,664	8,306	2,541,122.83	3,381,849.49	262,158.55	25,138.62
Metropolitan Savings Bank	4,760,842.18	4,298,841.14		520,001.09	9,261	1,100	1,300	1,017,705.81	1,960,987.61	192,999.95	25,944.73
New York Savings Bank	10,994,176.36	8,986,104.59		1,998,103.84	37,682	2,701	3,307	2,107,487.08	2,382,918.16	328,452.71	22,413.76
North River Savings Bank	3,791,478.50	3,560,899.29		230,499.21	12,065	2,461	2,461	1,471,009.67	1,561,009.67	1,058.74	28,244.78
Remond's Bank for Savings	60,839,486.42	61,037,122.48		7,462,322.94	72,964	9,570	9,628	4,458,003.83	7,231,500.01	1,248,686.58	79,171.24
Twelfth Ward Savings Bank	440,859.74	440,859.74		438.04	2,008	1,347	1,384	318,151.97	3,231,011.58	12,911.28	6,701.31
Union Dime Savings Institution	14,469,217.27	13,788,623.64		763,823.64	67,477	11,419	11,084	4,816,288.90	5,281,114.57	446,095.80	66,810.78
United States Savings Bank	840,426.28	839,594.73		1,829.56	4,107	1,565	1,462	208,058.20	239,114.57	9,084.51	5,910.91
West Side Savings Bank	513,000.00	492,803.60		21,196.40	8,469	518	598	250,276.46	310,899.68	14,717.62	8,808.45
Total	\$894,453,766.89	\$844,849,514.93	\$8,016.83	\$80,109,484.74	817,895	187,800	145,811	\$84,262,480.16	\$90,892,320.41	\$12,324,841.08	\$1,069,876.42

* Excess in profit of deposits, 51 cents. * Excess in profit of deposits, 89 cts. * Excess in profit of deposits, 1 cts. * Excess in profit of deposits, 1 cts.

Deposits, \$6,616.29 * Excess in profit of deposits, 1 cts. * Excess in profit of deposits, 1 cts. * Excess in profit of deposits, 1 cts.

NIAGARA COUNTY. Firm's and Mech. S. B. Lokpt Nlag. Co. Sav. Bk., Nlag. Falls	\$1,176,984 77	\$1,065,270 79	\$111,713 98	4,076	1,198	1,505	\$1,194,504 54	\$1,441,571 90	\$68,766 34	\$7,200 11
	100,596 70	100,188 17	188 58	579	189	175	70,405 81	78,047 20	8,398 91	1,897 08
	\$1,277,581 47	\$1,165,458 96	\$111,872 51	4,655	1,882	1,680	\$1,264,909 85	\$1,514,619 10	\$42,153 15	\$8,567 18
Total.....										
ONEIDA COUNTY. Onelda Co. Sav. Bank, Rome. Rome Savings Bank..... Savings Bank of Utica, The ..	\$582,916 49	\$514,538 61	\$68,877 88	1,768	368	448	\$128,388 22	\$183,519 08	\$17,187 51	\$8,424 40
	1,947,422 98	1,681,896 99	265,525 99	4,385	785	880	387,812 96	450,408 25	54,459 80	8,828 47
	6,704,114 21	5,582,764 98	1,108,722 64	19,529	3,015	8,694	1,562,532 66	2,067,542 38	180,442 75	19,482 83
Total.....	\$9,284,453 68	\$7,779,190 58	\$1,457,636 51	25,692	4,168	5,017	\$2,073,203 24	\$2,701,469 66	\$252,040 06	\$31,735 69
OXONDAGA COUNTY. Onondaga Co. Sav. Bk., Syrac Skaneateles Savings Bank.... Syracuse Savings Bank	\$11,587,284 86	\$10,192,084 27	\$1,895,250 59	29,465	6,747	7,344	\$3,860,274 73	\$4,989,086 82	\$882,136 08	\$38,892 58
	242,511 79	219,415 21	28,096 58	1,542	236	150	118,347 77	132,471 40	6,962 77	1,546 99
	7,474,914 53	6,647,912 08	785,136 39	15,838	3,042	3,098	2,901,575 96	3,394,713 78	243,936 21	84,824 70
Total.....	\$19,304,711 18	\$17,059,361 51	\$2,203,433 56	46,880	10,025	10,582	\$6,880,198 46	\$7,916,222 00	\$683,085 06	\$75,264 27
ORANGE COUNTY. Cornwall Savings Bank..... Goshen Savings Bank	\$59,464 80	\$55,606 18	\$8,858 67	450	90	87	\$32,811 89	\$32,190 74	\$1,848 90	\$511 58
	607,643 55	594,762 52	12,881 08	1,908	267	281	129,586 80	180,460 28	21,827 72	2,156 54
	1,611,777 51	1,509,664 41	102,113 10	6,377	1,077	947	412,429 04	548,649 99	53,910 00	5,736 64
	6,949,990 69	5,274,507 31	1,108,882 88	12,801	1,951	1,570	962,754 07	1,875,698 28	192,803 62	16,266 26
Middletown Savings Bank	381,272 84	285,046 24	46,226 60	1,512	200	230	67,138 29	93,105 55	9,537 12	1,349 45
	786,006 98	678,138 57	57,867 81	2,302	303	244	165,397 28	207,069 82	24,174 16	2,501 26
Total.....	\$9,729,554 77	\$8,397,725 18	\$1,831,829 59	25,360	3,288	3,859	\$1,790,116 86	\$2,437,174 66	\$308,621 42	\$28,520 71
OSWEGO COUNTY. Fulton Savings Bank..... Oswego City Savings Bank ..	\$466,414 49	\$490,209 18	\$36,115 31	2,364	424	443	\$253,563 21	\$282,460 12	\$15,415 36	\$2,709 45
	1,110,732 17	1,018,615 97	91,913 30	3,776	824	998	480,180 04	610,245 94	84,245 72	7,028 25
	846,854 08	749,325 99	97,378 09	2,532	804	809	435,953 91	417,832 89	25,825 08	5,542 41
Total.....	\$2,424,020 74	\$2,198,241 14	\$225,406 70	8,672	2,142	2,245	\$1,169,697 16	\$1,310,538 95	\$74,986 11	\$15,275 11
PUTNAM COUNTY. Putn'm Co. Sav. B., Brewsters	\$253,796 89	\$226,394 69	\$27,402 20	1,107	199	176	\$63,981 93	\$82,411 05	\$7,256 01	\$1,543 45
QUEENS COUNTY. College Point Savings Bank.. Jamaica Savings Bank	\$480,527 60	\$404,073 08	\$76,454 52	1,660	183	161	\$120,971 09	\$169,092 17	\$14,439 01	\$2,784 40
	1,110,694 00	965,955 83	144,728 67	2,912	577	281	366,362 58	412,634 92	33,361 13	5,304 81
	708,400 14	627,475 49	75,924 66	6,075	1,775	2,411	490,316 74	476,870 70	19,661 92	4,998 87
	689,907 68	606,979 52	82,928 36	2,826	392	351	158,838 57	193,869 27	21,218 41	5,177 68
Roslyn Savings Bank	327,817 12	302,847 41	24,969 71	1,094	151	82	110,785 01	108,644 18	10,946 45	864 00
Total.....	\$3,812,836 54	\$2,907,330 63	\$405,006 91	14,556	2,878	3,286	\$1,287,273 99	\$1,856,111 24	\$99,576 92	\$19,124 2
RENSSELAER COUNTY. State Savings Bank, Troy..... Troy Savings Bank.....	\$54,579 45	\$53,846 67	\$732 78	171	87	88	\$10,247 92	\$19,535 22	\$1,433 81	.....
	7,218,929 42	5,970,332 08	1,199,664 61	16,110	3,093	8,117	1,383,618 64	1,655,325 00	196,139 46	\$26,626 30
Total	\$7,272,908 87	\$6,024,178 70	\$1,200,397 39	16,281	3,180	8,153	\$1,404,066 56	\$1,675,080 22	\$197,573 27	\$26,626 30

* Error in proof of deposits, \$2.28.

+ Error in proof of deposits, \$208.35.

Statement of the Condition of the Savings Banks of the State of New York, July 1, 1894 — (Concluded.)

NAME	Total resources, July 1, 1894	Due depositors, July 1, 1894	Other liabilities, July 1, 1894	Surplus, July 1, 1894	Open accounts, July 1, 1894	Accounts opened during the year ending July 31, 1894	Accounts closed during the year ending July 31, 1894	Deposits received during the year ending July 31, 1894, not including interest credited	Amount withdrawn during the year ending July 31, 1894	Amount of interest credited and paid for year ending July 31, 1894	Current expenses of the banks during year ending June 30, 1894
RICHMOND COUNTY											
Richmond County Savings Bank, West New Brighton	\$104,224 11	\$102,216 21		\$2,797 90	239	239	199	\$23,645 19	\$11,162 56	\$2,500 00	\$1,473 31
Staten Island Sav. Bk., Stapleton	924,254 99	869,512 74	\$4,204 00	125,218 25	694	694	619	439,363 03	437,363 00	52,574 19	8,407 03
Total	\$1,118,349 10	\$961,728 95	\$4,204 00	\$127,956 15	933	933	818	\$452,908 22	\$548,525 56	\$75,074 19	\$9,879 34
SARATOGA COUNTY											
Saratoga Savings Bank	\$1,571,197 63	\$1,449,234 18	\$0 00	\$124,928 53	5,538	1,594	1,526	\$453,767 86	\$419,867 96	\$47,009 61	\$4,109 86
Total	\$1,571,197 63	\$1,449,234 18	\$0 00	\$124,928 53	5,538	1,594	1,526	\$453,767 86	\$419,867 96	\$47,009 61	\$4,109 86
SARATOGA COUNTY											
Saratoga Valley Savings Bank	\$166,184 00	\$160,958 75		\$5,197 24	1,177	292	207	\$100,797 36	\$105,109 98	\$4,152 85	\$1,587 54
Total	\$166,184 00	\$160,958 75		\$5,197 24	1,177	292	207	\$100,797 36	\$105,109 98	\$4,152 85	\$1,587 54
SCHENECTADY COUNTY											
Schenectady Savings Bank	\$2,041,670 13	\$1,843,723 63		\$197,046 50	5,094	694	501	\$458,150 43	\$497,892 57	\$24,479 41	\$5,284 75
Bank Harbor Savings Bank	649,136 28	764,855 85		14,348 93	211	211	156	197,963 94	194,407 74	\$4,380 93	7,287 75
Southold Savings Bank	1,914,130 19	1,040,514 70		278,615 45	342	342	269	332,564 77	255,691 26	61,974 07	4,460 24
Total	\$4,604,936 60	\$3,649,094 18		\$489,970 88	5,647	1,247	826	\$988,679 14	\$947,901 57	\$136,834 40	\$17,032 74
TOWN OF SCHENECTADY											
Town of Schenectady Savings Bank	\$1,105,135 35	\$1,035,711 41		\$179,423 92	5,092	1,878	1,319	\$550,825 50	\$614,401 09	\$24,001 75	\$9,210 90
Total	\$1,105,135 35	\$1,035,711 41		\$179,423 92	5,092	1,878	1,319	\$550,825 50	\$614,401 09	\$24,001 75	\$9,210 90
ULSTER COUNTY											
Albany Savings Bank	\$785,815 67	\$714,221 80		\$94,694 87	8,114	405	366	\$191,034 52	\$219,047 32	\$25,013 26	\$5,017 17
Albany Savings Bank	905,407 00	862,633 53		79,109 41	2,373	541	441	407,649 46	426,755 85	29,759 79	3,061 64
Albany Savings Bank	1,080,829 61	931,212 06		70,816 75	1,893	273	243	155,517 06	205,177 46	29,054 98	5,814 46
Albany Savings Bank	1,097,437 76	946,080 69		151,414 20	8,106	668	774	841,439 18	772,813 56	29,069 79	5,473 81
Albany Savings Bank	884,854 32	797,233 09		121,621 23	2,311	196	300	171,224 21	231,176 42	25,229 53	2,750 94
Albany Savings Bank	1,650,534 89	1,769,160 56		67,078 68	6,097	819	694	257,041 60	361,476 43	63,140 40	13,461 80
Total	\$6,618,480 75	\$6,056,952 09	\$23 67	\$561,908 79	18,496	2,906	2,470	\$1,522,818 60	\$1,626,147 09	\$234,824 56	\$50,879 87

* Difference in favor of deposits, \$13,064 84.

Mt. Vernon	\$367,347 47	\$350,337 46	.....	\$17,010 01	2,246	489	418	\$224,774 48	\$238,209 01	\$10,799 28	\$2,149 04
Greenburg Savings B'k, Dobbs Ferry	98,106 54	84,787 09	.....	8,318 85	705	92	108	69,018 48	61,844 50	2,727 94	1,017 77
Home Savings Bank, The, White Plains	107,952 42	107,009 12	.....	943 80	684	638	210	126,488 29	45,854 15	2,121 08	276 06
Peekskill Savings Bank	1,994,676 66	1,794,972 98	.....	199,708 68	5,119	722	616	719,751 57	794,453 53	68,887 26	10,338 75
People's Sav. Bank, Yonkers	1,242,680 20	1,174,761 91	.....	67,918 29	4,265	1,128	1,311	405,140 74	538,232 13	42,055 24	6,628 69
Port Chester Savings Bank	1,041,057 48	948,626 37	.....	92,424 26	3,888	768	718	831,041 59	419,650 74	29,781 87	5,495 64
Sing Sing Savings Bank	1,607,059 98	1,579,125 38	.....	227,984 65	3,569	387	445	337,472 02	482,997 79	50,906 81	5,944 45
The Union Savings Bank of W'chester Co., Mamaroneck	174,632 62	165,568 83	.....	9,063 79	1,081	246	196	138,012 90	147,099 48	4,943 50	2,079 42
Westchester County Savings Bank, Tarrytown	1,738,800 78	1,563,710 63	.....	195,086 15	3,842	590	457	529,085 15	551,777 43	54,892 17	5,535 90
Yonkers Savings Bank	2,421,789 44	2,227,990 63	.....	193,798 81	8,635	826	878	589,819 09	749,041 96	80,737 18	11,171 57
Total	\$10,809,103 59	\$9,796,890 95	.....	\$1,012,205 79	33,984	5,851	5,382	\$3,419,049 31	\$4,048,661 62	\$342,221 88	\$50,682 29
Grand totals of the State	\$721,547,892 80	\$630,944,149 51	.....	\$90,281,474 69	1,608,533	276,440	293,844	\$176,067,482 71	\$210,489,274 26	\$22,886,365 06	\$2,115,591 77

Statement of the Condition of the Savings Banks of the

NAME.	Total resources.	Amount due depositors.	Other liabilities.	Surplus.
ALBANY COUNTY.				
Albany City Savings Institution	\$2,609,788 32	\$2,403,553 31	.....	\$206,235 01
Albany County Savings Bank	4,015,424 88	3,783,769 29	\$29,000 00	200,655 59
Albany Exchange Savings Bank	1,115,843 81	947,201 34	9,120 91	159,521 56
Albany Savings Bank	18,439,802 64	16,145,946 04	.....	2,293,856 60
Cohoes Savings Institution	1,604,775 86	1,482,927 08	105 79	121,742 49
Home Savings Bank	1,364,941 57	1,289,617 84	1,111 77	74,211 96
Mechanics and Farmers' Savings Bank ..	2,236,083 60	1,863,654 95	16,953 80	356,076 85
Mechanics' Savings Bank, Cohoes	701,088 11	661,741 99	.....	39,346 12
National Savings Bank	7,706,585 52	6,901,521 68	.....	805,063 84
Total	\$39,794,335 81	\$35,481,333 52	\$56,292 27	\$4,256,710 02
BROOME COUNTY.				
Binghamton Savings Bank	\$1,623,101 05	\$1,491,638 89	.....	\$131,462 16
Chenango Valley Savings Bank* .....	.....	.....	.....	.....
Total	\$1,623,101 05	\$1,491,638 89	.....	\$131,462 16
CAYUGA COUNTY.				
Auburn Savings Bank	\$2,341,305 09	\$2,050,277 55	.....	\$291,027 53
Cayuga County Savings Bank	1,228,313 15	1,108,642 88	\$79 47	119,590 80
Total	\$3,569,618 24	\$3,158,920 44	\$79 47	\$410,618 35
CHEMUNG COUNTY.				
Elmira Savings Bank	\$68,314 45	\$67,244 86	.....	\$1,069 59
COLUMBIA COUNTY.				
Hudson City Savings Institution	\$2,472,441 96	\$2,202,343 88	.....	\$270,098 55
CORTLAND COUNTY.				
Cortland Savings Bank	\$1,018,405 63	\$941,848 87	\$9 76	\$76,552 00
DUTCHESS COUNTY.				
Fishkill Savings Institute	\$190,257 63	\$171,889 88	.....	\$18,368 30
Matteawan Savings Bank	137,827 76	127,765 60	\$975 11	9,067 05
Mechanics' Savings Bank, Fishkill-on-the-Hudson	1,481,172 04	1,307,623 87	8,717 49	164,830 68
Pawling Savings Bank	316,884 60	284,785 77	455 00	31,643 83
Poughkeepsie Savings Bank	8,155,541 62	7,249,370 26	.....	906,171 36
Rhinebeck Savings Bank	483,878 81	424,906 82	.....	58,971 99
Wappingers Savings Bank	318,259 36	270,021 81	2,450 00	48,238 05
Total	\$11,083,821 82	\$9,836,362 96	\$12,597 60	\$1,234,861 26
ERIE COUNTY.				
Buffalo Savings Bank	\$12,314,953 50	\$10,376,276 67	.....	\$1,938,676 83
Empire State Savings Bank	698,553 82	658,932 83	.....	39,620 99
Erie County Savings Bank	19,432,508 51	16,853,752 67	.....	2,578,755 84
Western Savings Bank	3,784,533 22	3,418,725 83	.....	365,807 39
Total	\$36,230,548 55	\$31,307,687 50	.....	\$4,922,961 05
FULTON COUNTY.				
Fulton County Savings Bank	\$74,021 30	\$71,439 70	\$330 79	\$2,250 81
GREENE COUNTY.				
Catskill Savings Bank†	\$1,135,460 24	\$970,403 43	.....	\$165,056 81
JEFFERSON COUNTY.				
Carthage Savings Bank, The	\$91,882 85	\$91,069 83	.....	\$813 02
Jefferson County Savings Bank	2,307,183 76	2,067,690 80	.....	239,492 96
Watertown Savings Bank	26,142 94	25,678 53	.....	464 41
Total	\$2,425,209 55	\$2,184,439 16	\$240,770 39

* Did not report.

† Error in crediting of interest, \$2.64.

ANNUAL STATEMENT.

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State of New York on the morning of January 1, 1895.

Number of open accounts, January 1, 1893.	Number of accounts opened and re-opened in the year 1894.	Number of accounts closed in the year 1894.	Amount deposited during the year 1894, not including interest credited for that period.	Amount withdrawn during the year 1894.	Amount of interest credited and paid for the year 1894.	Salaries paid for the year 1894.	Expenses, other than salaries, for the year 1894.
4,013	676	585	\$610,690 38	\$567,738 18	\$98,959 98	\$4,500 00	\$3,745 19
6,324	2,028	1,828	1,833,558 38	1,316,282 94	134,431 98	4,599 99	6,577 39
1,399	321	303	262,668 87	292,320 49	35,069 64	3,433 26	4,530 79
29,394	5,815	4,038	4,292,169 83	3,647,667 94	586,907 20	26,566 00	15,378 30
4,191	776	718	891,365 99	572,935 00	53,743 38	3,100 00	1,438 77
2,583	651	518	479,081 65	434,415 77	46,762 80	3,438 88	2,304 64
4,645	756	654	457,105 63	409,379 05	67,467 37	3,600 00	2,187 50
1,497	372	289	178,510 73	153,926 17	23,782 05	2,410 00	488 80
10,141	2,353	1,870	2,516,789 74	2,195,036 34	249,958 91	9,700 00	6,087 10
63,227	13,050	10,237	\$11,041,986 86	\$9,273,701 78	\$1,275,781 21	\$59,341 58	\$42,435 93
7,095	1,021	781	\$754,770 96	\$725,080 12	\$47,738 76	\$7,980 00	\$3,088 64
7,095	1,021	781	\$754,770 96	\$725,080 12	\$47,738 76	\$7,980 00	\$3,088 64
7,916	1,354	1,364	\$942,009 00	\$978,482 66	\$46,662 91	\$7,630 00	\$4,630 80
4,484	653	388	796,436 36	776,719 88	34,344 97	4,600 00	2,368 41
13,390	2,008	2,297	\$1,640,445 76	\$1,655,152 39	\$101,607 86	\$12,420 00	\$7,079 01
693	71	35	\$5,872 00	\$2,975 23	\$118 29	\$700 33	\$973 25
6,739	1,022	961	\$477,347 11	\$506,466 95	\$70,998 91	\$7,045 00	\$1,871 36
4,906	1,327	1,165	\$591,966 24	\$545,082 99	\$83,361 79	\$4,400 00	\$1,477 15
699	80	59	\$21,901 50	\$42,461 16	\$6,642 92	\$787 00	\$301 73
523	91	73	42,619 11	37,743 93	4,563 43	500 00	210 47
3,406	415	269	394,204 36	289,739 97	48,968 06	4,380 00	895 67
1,113	154	149	85,890 33	85,805 89	9,910 96	380 00	471 96
17,489	1,875	1,659	1,376,076 86	1,347,252 49	267,414 25	8,652 00	4,346 63
1,326	189	176	68,680 54	76,691 56	14,465 32	1,775 00	447 03
1,074	174	116	95,970 54	92,281 78	9,657 92	1,700 00	684 00
36,070	2,948	2,581	\$1,983,328 78	\$1,964,065 58	\$361,631 86	\$19,485 00	\$7,346 47
36,518	4,676	4,351	\$3,451,657 08	\$3,753,866 57	\$391,205 34	\$27,220 00	\$5,829 76
3,908	686	615	140,191 34	315,650 76	37,563 75	4,728 50	4,467 74
43,166	11,298	9,596	8,243,918 87	8,219,586 99	619,281 98	42,906 70	35,899 43
7,080	1,153	1,133	1,495,345 52	1,654,942 16	193,209 68	12,420 00	5,112 63
79,680	17,612	15,785	\$18,331,212 32	\$18,942,796 44	\$1,166,360 05	\$97,272 20	\$72,318 08
704	233	159	\$32,420 31	\$39,376 12	\$1,573 68	.....	\$128 70
3,199	395	464	\$284,435 05	\$261,364 06	\$26,616 28	\$3,000 00	\$1,026 04
697	198	101	\$38,541 64	\$33,934 22	\$3,054 69	\$400 00	\$440 36
10,397	1,680	1,393	858,938 18	773,615 68	70,401 51	5,574 98	1,972 89
140	170	30	30,320 80	4,989 89	347 42	300 00	155 08
11,394	2,196	1,494	\$923,815 62	\$812,629 59	\$73,808 63	\$6,174 98	\$2,495 25

Statement of the Condition of the Savings Banks of the

	Total resources.	Amount due depositors.	Other liabilities.	Surplus.
KINGS COUNTY.				
Brevoort Savings Bank	\$238,196 67	\$230,182 15		\$8,014 52
Brooklyn Savings Bank	31,916,713 30	37,112,757 94		4,808,965 38
Bushwick Savings Bank	726,385 52	695,263 28		33,120 19
City Savings Bank of Brooklyn	450,427 12	456,295 10		14,162 02
Dime Savings Bank of Brooklyn	20,824,689 19	18,673,397 68		1,648,240 51
Dime Savings Bank of Williamsburgh	2,849,596 79	2,197,967 40		191,639 39
East Brooklyn Savings Bank	2,574,026 18	2,178,954 47		307,061 64
East New York Savings Bank	667,542 69	779,078 48	\$6,500 00	72,009 22
Germania Savings Bank of Kings County*	2,730,143 43	2,522,526 47	7,470 89	200,146 07
German Savings Bank of Brooklyn	8,516,381 57	8,198,450 59	24,795 80	292,076 18
Greenpoint Savings Bank Brooklyn	2,796,742 96	2,467,524 01		329,214 94
Kings County Savings Institution	5,208,086 54	4,706,420 42		301,666 12
South Brooklyn Savings Institution	14,073,769 51	12,304,211 77		1,565,556 74
Williamsburgh Savings Bank†	33,631,166 61	36,120,186 00		5,717,020 61
Total	\$121,414,806 01	\$106,508,495 78	\$38,765 69	\$15,867,543 54
KATONAH COUNTY.				
Oneida Savings Bank, Oneida.....	\$841,944 08	\$843,085 20	\$2,238 05	\$84,910 73
MONROE COUNTY.				
East Side Savings Bank, Rochester.	\$3,788,021 48	\$2,355,487 44	\$5,000 00	\$101,534 02
Mechanics' Savings Bank, Rochester...	2,012,597 38	1,802,717 84	6,485 17	203,394 32
Monroe County Savings Bank, Rochester	9,483,113 67	8,048,666 17	25,646 26	1,412,801 15
Rochester Savings Bank.....	15,312,746 27	13,945,131 83	80,369 72	1,307,034 62
Total	\$29,773,478 75	\$26,347,303 40	\$99,791 24	\$3,326,344 11
MONTGOMERY COUNTY.				
Amsterdam Savings Bank.....	\$610,852 89	\$585,644 01	\$61 37	\$25,127 39
NEW YORK COUNTY.				
American Savings Bank	\$786,703 26	\$751,567 59	\$200 00	\$35,135 67
Bank for Savings in the City of N. Y.‡	55,121,370 27	48,517,556 51		6,603,813 76
Bowery Savings Bank	60,296,702 20	51,141,903 94		9,151,738 24
Broadway Savings Institution	5,290,046 48	4,849,561 93		440,484 55
Citizens' Savings Bank	12,473,731 92	11,075,515 09		1,398,216 84
Dollar Savings Bank	119,735 18	149,245 63		29,510 45
Dry Dock Savings Institution	19,854,030 39	17,793,253 87		1,960,776 51
East River Savings Institution	12,941,207 19	10,561,519 68		2,179,687 51
Emigrant Industrial Savings Bank	52,799,743 07	45,906,764 85		7,292,978 16
Excelsior Savings Bank	1,547,462 31	1,505,668 71		41,793 60
Franklin Savings Bank§	4,986,645 00	6,296,401 87		630,504 78
German Savings Bank in the City of N. Y	25,379,636 50	32,163,562 51		3,216,046 39
Greenwich Savings Bank	32,012,322 21	29,417,313 76	572 64	3,594,536 04
Harlem Savings Bank	6,869,842 61	5,872,205 88		437,636 73
Instit'n for the Savings of Merch'ts' Cl'ks	7,334,175 87	6,503,497 00		830,678 87
Irving Savings Institution¶	6,432,109 34	5,860,824 44		751,284 90
Manhattan Savings Institution	9,372,468 80	8,276,445 63		1,096,023 17
Metropolitan Savings Bank†	4,366,264 41	4,386,844 22		329,419 19
New York Savings Bank	11,197,196 61	9,133,230 89		2,063,965 72
North River Savings Bank**	1,765,529 60	8,329,366 99		238,163 62
Seamen's Bank for Savings**	41,308,968 97	23,926,667 47		7,582,301 30
Twelfth Ward Savings Bank	504,717 29	504,128 85		588 44
Union Dime Savings Institution	14,661,954 17	18,999,445 31	250 98	782,257 88
United States Savings Bank	849,919 38	349,430 06		500 32
West Side Savings Bank	497,164 31	475,870 56		21,293 75
Total	\$402,192,827 06	\$351,414,662 45	\$1,328 52	\$50,776,911 09
NIAGARA COUNTY.				
Farmers and Mech. Sav. Bk., Lockport.	\$1,217,499 81	\$1,102,299 46		\$115,199 35
Niagara County Sav. Bank, Niagara Falls	114,410 79	113,789 56	\$200 00	421 22
Total	\$1,331,909 59	\$1,216,089 02	\$200 00	\$115,620 57
ONEIDA COUNTY.				
Oneida County Savings Bank, Rome††	\$400,990 15	\$329,193 09	\$1,054 84	\$70,682 22
Rome Savings Bank	1,967,308 06	1,699,517 39		267,790 67
Savings Bank of Utica, The.	6,602,995 04	5,694,415 85	22,446 57	1,186,123 62
Total	\$9,451,183 25	\$7,903,126 33	\$23,501 41	\$1,424,395 23

*Accounts omitted in transferring to ledgers, \$21.02. +Charged to profit and loss, \$2,497.60 from charged to profit and loss. †Credited profit and loss, \$429.31 from deposits. ‡Error of 1 in open deposits. §Error of 11 in open accounts.

ANNUAL STATEMENT.

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State of New York, January 1, 1895 — (Continued).

Number of open accounts, January 1, 1894.	Number of accounts opened and re-opened in the year 1894.	Number of accounts closed in the year 1894.	Amount deposited during the year 1894, not including interest credited for that period.	Amount withdrawn during the year 1894.	Amount of interest credited and paid for the year 1894.	Salaries paid for the year 1894.	Expenses, other than salaries, for the year 1894.
2,063	1,018	380	\$230,934 38	\$129,513 11	\$6,799 05	...	\$3,838 34
53,300	9,029	8,480	7,218,087 18	6,751,027 97	979,800 82	\$48,478 40	18,285 86
2,579	589	379	309,174 89	256,563 82	22,483 18	8,430 00	773 85
2,544	844	635	298,077 81	247,426 84	13,073 29	2,479 04	1,614 41
55,387	8,363	8,439	5,535,132 99	5,515,506 89	650,041 97	48,950 00	18,689 22
8,957	1,553	1,666	797,952 81	806,676 18	89,595 80	10,200 00	1,904 75
8,291	1,799	1,592	864,427 90	833,623 89	72,379 03	10,312 00	2,989 16
8,387	735	600	853,529 82	849,280 36	24,090 52	8,670 00	932 70
8,018	1,347	921	941,859 88	929,432 86	81,866 66	8,434 00	17,013 54
13,273	2,912	2,438	1,399,123 70	1,434,457 58	104,085 51	11,840 00	5,805 17
8,797	1,791	1,898	1,097,740 76	1,128,012 43	63,729 46	14,879 14	1,500 53
11,011	1,372	1,709	1,385,498 13	1,471,002 80	150,234 40	11,200 00	4,868 45
26,938	4,264	4,242	5,236,320 93	5,310,692 06	447,171 55	34,700 00	12,746 09
72,868	9,643	10,136	7,169,471 44	6,868,510 65	897,537 24	51,898 44	15,573 62
277,589	45,197	41,325	\$30,726,062 16	\$31,680,738 45	\$3,681,895 44	\$280,141 00	\$104,412 14
3,397	876	754	\$344,680 58	\$381,775 33	\$27,787 29	\$8,210 00	\$1,737 08
6,688	1,741	1,317	\$1,182,413 95	\$1,162,246 62	\$93,617 19	\$9,372 78	\$11,313 29
8,404	643	478	1,087,972 16	990,331 08	85,389 58	8,900 00	3,880 00
16,001	8,472	2,913	8,004,009 72	2,989,983 94	299,832 01	24,149 80	9,853 76
22,735	7,287	8,080	4,354,196 05	4,249,216 37	536,880 99	29,020 84	30,551 88
59,333	13,148	10,766	\$9,589,211 78	\$9,371,296 61	\$986,148 77	\$71,448 22	\$45,579 40
4,184	989	710	\$539,596 58	\$283,103 28	\$16,468 96	\$1,500 00	\$984 20
3,831	728	514	\$816,838 79	\$904,635 31	\$22,919 68	\$4,660 00	\$3,515 48
115,725	14,909	14,439	9,089,185 22	8,786,441 75	1,790,793 12	79,198 00	18,287 01
105,089	16,111	14,124	9,887,235 50	9,561,630 60	1,661,969 98	83,145 14	20,377 10
7,903	996	956	1,187,886 50	1,198,665 50	178,870 56	11,800 00	5,429 99
29,778	8,044	7,422	3,903,759 99	3,782,671 83	386,014 40	38,750 00	12,257 77
2,206	897	373	150,259 02	168,570 22	4,021 51	700 00	963 13
69,937	13,044	11,788	5,272,509 98	5,746,749 96	580,911 88	41,998 50	15,349 84
16,813	2,131	2,225	2,974,710 40	2,961,349 84	391,106 49	22,861 94	4,969 11
76,757	14,625	12,507	15,471,093 31	12,309,825 41	1,637,654 99	79,838 00	39,211 92
6,020	1,943	1,501	1,079,245 96	909,299 26	43,007 79	9,009 84	7,898 36
24,271	5,292	4,602	3,804,078 89	2,573,687 61	192,623 63	22,823 64	5,860 60
82,602	16,837	13,624	10,227,142 15	9,807,893 13	1,128,798 26	60,947 03	20,816 62
58,834	13,325	9,043	7,920,208 92	5,884,449 86	1,004,120 07	52,175 99	30,589 20
29,760	6,254	5,902	2,981,861 86	2,915,156 58	192,890 58	21,629 21	6,381 44
12,944	1,596	1,454	1,644,553 21	1,674,161 14	231,644 23	23,066 22	8,151 12
13,014	1,647	1,608	1,444,871 26	1,710,102 86	301,133 60	19,989 64	7,430 81
16,069	2,966	2,970	2,744,359 42	2,899,979 39	261,624 50	25,050 00	22,734 01
9,229	1,234	1,318	1,256,662 09	1,159,872 72	156,421 05	20,198 80	6,763 06
17,916	3,789	2,962	3,286,754 18	2,257,838 94	338,134 12	30,860 00	4,094 48
12,059	2,256	2,264	1,868,794 19	1,415,023 25	109,979 93	12,915 29	2,854 16
72,959	10,089	9,572	8,965,904 20	6,796,326 41	1,234,015 71	55,787 50	26,900 84
3,464	1,711	1,028	899,794 83	397,574 14	14,269 40	2,620 00	3,408 15
59,155	12,719	10,512	4,908,813 08	4,754,715 01	478,081 43	43,708 00	26,516 52
4,394	1,864	1,866	801,314 05	280,426 76	9,207 47	3,711 38	2,898 07
3,464	548	545	268,105 29	309,594 66	14,125 37	4,050 00	2,395 57
628,855	156,222	134,679	\$98,895,011 30	\$89,712,864 65	\$12,440,912 74	\$768,818 92	\$808,083 48
6,188	1,318	1,056	\$1,140,690 43	\$1,158,981 30	\$38,656 58	\$4,920 00	\$2,368 48
619	169	120	90,170 83	71,194 69	8,571 85	750 00	870 14
4,802	1,380	1,175	\$1,230,861 26	\$1,350,175 99	\$43,261 31	\$5,870 00	\$6,289 82
1,814	385	329	\$132,389 06	\$162,481 96	\$17,181 41	\$1,800 00	\$1,166 69
4,466	777	753	380,256 26	397,991 79	55,599 88	3,261 10	6,120 84
19,723	3,317	3,804	1,677,151 08	1,772,838 01	180,080 31	14,930 00	5,988 79
25,909	4,469	4,384	\$2,189,696 36	\$2,813,311 76	\$232,791 80	\$18,811 10	\$11,312 86

deposits.
accounts.

± Charged to profit and loss, \$1,901.06 from deposits. † Error in interest account, \$9.50.
 ** Overdrafts on sundry accounts, \$71.14. †† Charged to profit and loss, \$4,837.51 from

Statement of the Condition of the Savings Banks of the

NAME.	Total resources.	Amount due depositors.	Other liabilities.	Surplus.
ONONDAGA COUNTY.				
Onondaga County Sav. Bank, Syracuse..	\$12,037,939 36	\$10,601,128 41	\$4,000 00	\$1,432,810 95
Skaneateles Savings Bank.....	251,014 89	227,155 00	.....	23,859 89
Syracuse Savings Bank.....	7,691,709 72	6,882,885 24	8,760 07	800,064 41
Total	\$19,980,663 97	\$17,711,168 65	\$12,760 07	\$2,256,735 25
ORANGE COUNTY.				
Cornwall Savings Bank.....	\$61,590 95	\$57,638 21	.....	\$3,952 74
Goshen Savings Bank.....	624,214 47	609,795 25	\$209 89	14,208 38
Middletown Savings Bank.....	1,621,770 55	1,530,418 08	.....	101,352 47
Newburgh Savings Bank.....	6,454,896 27	5,345,791 27	.....	1,109,105 00
Walden Savings Bank.....	329,658 64	282,262 86	.....	47,395 78
Warwick Savings Bank.....	758,580 77	697,774 69	.....	60,806 08
Total.....	\$9,830,711 65	\$8,513,701 36	\$209 89	\$1,306,900 40
OSWEGO COUNTY.				
Fulton Savings Bank.....	\$487,774 93	\$451,233 06	.....	\$36,541 87
Oswego City Savings Bank.....	1,227,488 20	1,127,347 95	\$222 90	99,917 35
Oswego County Savings Bank.....	904,850 92	804,296 80	.....	100,054 12
Total.....	\$2,619,614 05	\$2,382,877 81	\$222 90	\$236,513 34
PUTNAM COUNTY.				
Putnam County Savings Bank.....	\$260,380 17	\$231,548 18	.....	\$28,831 99
QUEENS COUNTY.				
College Point Savings Bank.....	\$486,766 27	\$408,397 45	.....	\$78,378 82
Jamaica Savings Bank*.....	1,137,291 12	986,926 65	.....	150,364 47
Long Island City Savings Bank†.....	749,937 28	670,401 04	.....	79,536 24
Queens County Savings Bank.....	719,041 05	636,929 34	.....	82,111 71
Roslyn Savings Bank.....	339,696 62	314,171 54	.....	25,525 08
Total.....	\$3,432,734 34	\$3,016,816 02	.....	\$415,918 32
RENSSELAER COUNTY.				
State Savings Bank, Troy.....	\$80,148 30	\$59,447 59	.....	\$200 71
Troy Savings Bank.....	7,269,441 27	6,020,163 79	\$52,723 17	1,216,554 31
Total.....	\$7,349,589 57	\$6,079,611 38	\$52,723 17	\$1,217,255 02
RICHMOND COUNTY.				
Richmond Co. Sav. B'k, W. New Brighton	\$110,811 28	\$108,029 34	.....	\$2,781 94
Staten Island Sav. Bank, Stapleton.....	1,122,269 68	880,938 01	\$112,300 00	128,941 67
Total.....	\$1,233,080 96	\$988,967 35	\$112,300 00	\$131,733 61
SCHENECTADY COUNTY.				
Schenectady Savings Bank.....	\$1,686,292 48	\$1,556,200 26	.....	\$130,092 22
SENECA COUNTY.				
Seneca Falls Savings Bank	\$169,204 12	\$162,396 96	.....	\$6,807 16
SUFFOLK COUNTY.				
Riverhead Savings Bank.....	\$2,109,402 57	\$1,902,007 74	.....	\$206,394 83
Sag Harbor Savings Bank.....	879,062 66	793,349 76	.....	85,712 90
Southold Savings Bank.....	1,970,317 88	1,687,649 37	.....	282,668 51
Total.....	\$4,956,783 11	\$4,383,006 87	.....	\$573,776 24
TOMPKINS COUNTY.				
Ithaca Savings Bank.....	\$1,237,976 91	\$1,052,814 98	\$181 53	\$185,080 40

* Credited to profit and loss, \$104.81 from deposits.

† Credited profit and loss.

ANNUAL STATEMENT.

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of New York on January 1, 1895 — (Continued).

Number of accounts opened and re-opened in the year 1894.	Number of accounts closed in the year 1894.	Amount deposited during the year 1894, not including interest credited for that period.	Amount withdrawn during the year 1894.	Amount of interest credited and paid for the year 1894.	Salaries paid for the year 1894.	Expenses, other than salaries, for the year 1894.
7,148	6,376	\$4,186,676 93	\$5,920,749 70	\$380,073 60	\$34,350 00	\$14,665 07
370	194	136,091 46	180,274 21	7,096 60	1,200 00	400 56
8,270	2,677	3,115,221 78	2,963,257 14	349,995 86	13,326 68	20,966 23
10,683	3,247	\$7,327,189 77	\$7,034,291 05	\$647,166 06	\$44,276 68	\$36,034 87
68	68	\$33,564 34	\$30,848 99	\$1,940 53	\$500 00	\$18 38
373	297	180,690 73	147,413 63	21,968 48	1,500 00	607 75
1,165	831	447,112 81	497,225 16	53,938 90	3,800 00	1,965 61
1,410	1,969	1,029,357 83	1,118,161 58	198,725 74	12,770 00	3,128 30
189	177	64,830 52	78,019 71	9,889 08	950 00	895 49
316	219	193,569 58	180,739 92	24,523 99	1,950 00	536 51
3,421	2,929	\$1,898,675 65	\$2,041,907 98	\$305,996 80	\$21,590 00	\$3,491 84
461	324	\$262,093 90	\$254,690 65	\$15,975 29	\$2,500 00	\$516 89
1,129	960	624,096 19	567,994 18	96,968 77	5,105 80	2,144 93
949	694	405,267 89	408,942 12	28,162 13	4,500 00	1,222 26
2,539	1,980	\$1,402,347 98	\$1,246,626 95	\$81,101 18	\$12,105 50	\$3,884 08
206	173	\$70,529 56	\$65,046 61	\$7,317 45	\$1,000 00	\$448 53
212	147	\$113,529 82	\$137,670 57	\$14,281 63	\$1,000 00	\$1,080 82
373	290	343,521 74	373,274 03	31,145 77	3,754 30	856 44
2,082	2,037	515,739 12	459,199 99	21,058 02	3,567 00	1,077 08
407	314	175,340 27	164,946 21	21,631 86	8,300 00	1,779 44
156	72	94,456 61	97,308 26	11,046 54	636 00	236 27
3,245	2,880	\$1,246,596 76	\$1,236,399 96	\$102,213 52	\$12,676 80	\$3,630 25
94	54	\$30,913 27	\$16,466 44	\$1,446 48		
3,311	2,663	1,379,355 20	1,454,673 61	197,859 92	\$11,990 75	\$16,647 64
3,405	2,717	\$1,399,268 47	\$1,471,140 05	\$189,315 40	\$11,990 75	\$16,647 64
261	147	\$90,522 31	\$104,009 09	\$3,503 29	\$509 97	\$694 88
687	610	421,067 19	402,225 61	46,563 52	5,470 00	2,829 48
949	952	\$530,520 70	\$506,321 72	\$20,086 81	\$6,760 97	\$3,524 36
1,715	833	\$775,477 56	\$714,338 86	\$17,856 65	\$3,390 54	\$2,402 58
329	252	\$99,516 52	\$83,290 40	\$4,556 40	\$1,250 00	\$342 74
704	534	\$449,166 86	\$452,908 84	\$69,903 66	\$4,573 90	\$1,815 18
179	171	172,304 95	161,390 72	29,313 14	2,950 00	163 00
329	290	204,590 93	207,180 53	63,518 08	3,620 00	1,464 92
1,214	994	\$916,254 75	\$910,870 13	\$162,736 88	\$11,148 90	\$3,443 10
1,537	1,301	\$562,521 82	\$565,052 82	\$28,849 93	\$5,000 00	\$4,254 86

deposits. † Charged to profit and loss, \$111.43 from deposits.

Statement of the Condition of the Savings Banks of the

NAME	Total resources.	Amount due depositors.	Other liabilities.	Surplus.
ULSTER COUNTY.				
Ellenville Savings Bank	\$799,254 46	\$729,226 06	.....	\$69,928 40
Kingston Savings Bank	982,920 84	904,687 12	.....	78,233 72
New Paltz Savings Bank	1,051,450 27	973,165 27	.....	78,285 00
Rondout Savings Bank	1,121,919 64	946,520 54	.....	175,399 10
Saugerties Savings Bank	803,516 81	769,417 78	.....	34,099 03
Ulster County Savings Institution	1,909,785 39	1,736,127 17	.....	173,658 22
Total	\$6,656,805 85	\$6,078,933 81	.....	\$577,872 04
WESTCHESTER COUNTY.				
East Chester Savings Bank, Mt. Vernon..	\$403,489 81	\$396,347 46	.....	\$7,142 35
Greenburgh Savings Bank, Dobbs Ferry..	105,579 15	96,047 87	.....	9,531 28
Home Savings Bank, The, White Plains..	199,158 87	137,256 48	.....	61,902 39
Peekskill Savings Bank	2,043,106 19	1,639,863 25	.....	403,242 94
People's Savings Bank, Yonkers	1,338,651 02	1,272,089 42	.....	66,561 60
Port Chester Savings Bank	1,061,115 52	963,927 81	.....	97,187 71
Sing Sing Savings Bank	1,614,542 18	1,365,086 35	.....	249,455 83
The Union Savings Bank of Westchester County, Mamaroneck	192,662 16	163,758 36	.....	28,903 80
Westchester County Savings Bank, Tarrytown ..	1,794,560 14	1,594,453 13	.....	200,106 99
Yonkers Savings Bank	2,532,428 60	2,293,602 86	.....	238,825 74
Total	\$11,215,422 11	\$10,163,708 87	.....	\$1,051,713 24
Grand totals of the State	\$735,863,538 94	\$647,873,374 43	\$415,389 75	\$81,674,784 76

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State of New York on January 1, 1895 — (Continued).

Number of open accounts, January 1, 1894.	Number of accounts opened and re-opened in the year 1894.	Number of accounts closed in the year 1894.	Amount deposited during the year 1894, not including interest credited for that period.	Amount withdrawn during the year 1894.	Amount of interest credited and paid for the year 1894.	Salaries paid for the year 1894.	Expenses, other than salaries, for the year 1894.
3,180	465	352	\$211,192 07	\$224,402 72	\$25,022 11	\$2,200 00	\$790 97
2,395	462	394	855,957 82	564,729 66	29,425 23	2,400 00	1,154 06
1,912	275	321	151,640 85	170,219 94	28,427 76	2,550 00	879 74
8,351	933	702	412,235 11	374,014 21	30,839 68	3,480 00	2,725 21
2,386	218	152	181,294 04	200,566 09	25,189 01	1,700 00	1,047 39
5,302	553	1,830	317,649 40	458,484 03	68,349 07	5,600 00	5,452 27
18,635	3,204	3,051	\$1,640,163 39	\$1,802,417 25	\$205,272 90	\$16,130 00	\$12,042 74
3,347	587	377	\$261,008 59	\$220,761 81	\$11,325 63	\$1,200 00	\$915 49
783	134	90	68,306 58	52,339 43	3,029 69	550 00	307 37
763	529	203	139,609 33	66,074 43	8,506 63	100 00	189 86
5,154	766	618	715,159 82	700,263 99	65,302 08	8,080 00	1,571 77
4,434	1,320	1,086	468,909 27	400,723 02	43,612 42	4,924 00	1,491 83
2,944	796	629	348,273 32	395,002 85	29,390 18	4,300 00	1,267 68
2,482	422	475	375,325 81	419,480 00	51,108 06	4,470 00	1,089 81
1,089	274	198	149,547 92	136,788 56	4,416 81	1,372 80	662 95
3,897	555	440	594,410 16	530,218 15	56,518 40	4,000 00	1,005 15
8,877	990	808	629,614 48	569,108 57	82,577 82	8,260 00	2,764 28
34,712	6,932	4,725	\$3,749,162 28	\$3,510,739 83	\$350,777 19	\$39,136 50	\$11,416 06
1,618,178	302,361	264,490	\$190,863,881 06	\$185,910,354 28	\$22,736,140 93	\$1,524,782 09	\$721,849 06

REPORT ON SAVINGS BANKS.

Condition of the Savings Banks in Aggregate by Counties, January 1, 1895.

COUNTIES.	Bonds and mortgages.	United States bonds.	District of Columbia 3 65 bonds.	PAR VALUE.		Cities in other States.	Bonds of cities in this State.	Bonds of counties in this State.	Bonds of towns in this State.
				New York State stocks.	Stocks of other States.				
Albany	\$17,111,986 43	\$1,925,015 00	.....	.....	\$981,127 81	\$797,000 00	\$10,351,904 25	\$261,000 00	\$465,250 00
Broome	683,140 00	172,000 00	.....	.....	.....	.....	430,000 00	19,457 00	135,400 00
Cayuga	1,645,115 41	339,440 00	\$160,000 00	.....	50,000 00	.....	415,645 52	5,000 00	25,000 00
Chemung	15,223 00	.....	.....	.....	.....	.....	.....	.....	.....
Columbia	3,108,171 30	101,221 00	.....	.....	4,631 95	80,000 00	559,967 08	165,500 00	144,300 00
Cortland	4,551,514 30	685,000 00	6,000 00	.....	80,630 55	24,000 00	1,960,577 98	235,000 00	85,600 00
Dutchess	4,520,984 24	4,442,000 00	1 27,000 00	.....	457,032 83	71,000 00	3,609,922 14	269,000 00	401,800 00
Essex	19,835,124 78	4,442,000 00	.....	.....	809,400 00	.....	.....	.....	16,000 00
Fulton	37,500 00	.....	.....	.....	2,000 00	.....	.....	.....	14,300 00
Greene	53,000 00	140,000 00	.....	.....	49,000 00	14,000 00	244,164 43	45,000 00	84,400 00
Jefferson	1,230,524 41	60,000 00	.....	.....	9,405,812 05	197,000 00	197,000 00	24,000 00	458,000 00
King	41,000,000 00	14,000,000 00	1,500,000 00	.....	30,000 00	2,685,000 00	24,506,614 67	4,842,616 00	1,709,129 02
Madison	17,000,000 00	17,000,000 00	.....	.....	576,000 00	85,000 00	85,000 00	4,000 00	100,000 00
Montgomery	16,502,211 11	2,211,140 00	100,000 00	.....	3,000 00	345,000 00	4,002,598 84	50,000 00	100,000 00
New York	187,290,144 64	70,700,000 00	1,312,800 00	.....	80,612,431 98	9,654,164 00	62,480,815 59	4,645,800 00	1,535,000 00
Niagara	500,000 00	.....	.....	.....	49,670 00	.....	152,039 32	20,000 00	39,000 00
Oneida	2,000,000 00	1,608,000 00	154,000 00	.....	1,052,000 00	.....	1,640,000 00	85,000 00	207,000 00
Oranget	11,000,000 00	1,900,000 00	150,000 00	.....	530,512 71	.....	2,459,106 98	85,000 00	801,192 37
Orange	8,500,000 00	785,000 00	.....	.....	159,638 70	.....	2,040,654 00	84,900 00	671,268 30
Ontario	224,116 57	.....	.....	.....	59,097 19	.....	279,490 40	.....	691,179 62
Putnam	54,725 00	.....	.....	.....	2,000 00	.....	69,500 00	14,000 00	16,000 00
Queens	1,501,000 00	20,000 00	80,000 00	.....	163,942 13	.....	197,000 00	281,500 00	268,000 00
Rensselaer	1,140,000 00	1,000,000 00	.....	.....	1,616,000 00	100,000 00	3,324,000 00	448,000 00	.....
Richmond	870,000 00	380,000 00	.....	.....	56,000 00	.....	17,500 00	216,000 00	32,200 00
Schenectady	99,592 00	.....	25,000 00	.....	.....	.....	266,950 13	20,500 00	32,000 00
Saratoga	2,000,000 00	191,000 00	210,000 00	.....	112,160 60	.....	351,499 89	60,000 00	22,300 00
Schoharie	525,000 00	174,000 00	.....	.....	38,031 58	25,300 00	44,080 53	12,997 11	254,500 00
Tompkins	2,000,000 00	288,000 00	.....	.....	98,177 14	35,000 00	550,194 72	389,000 00	101,400 00
Ulster	5,150,000 00	425,000 00	70,000 00	.....	297,640 07	40,000 00	1,800,422 81	196,000 00	641,735 00
Westchester	5,150,000 00	425,000 00	70,000 00	.....	297,640 07	40,000 00	1,800,422 81	196,000 00	641,735 00
Totals	\$510,765,531 64	\$101,990,250 00	\$5,112,800 00	.....	\$46,662,830 80	\$15,743,164 05	\$122,036,928 53	\$15,119,319 11	\$9,465,825 54

Condition of the Savings Banks, January 1, 1895 — (Continued).

ANNUAL STATEMENT.

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COUNTIES.	Bonds of villages in this State	School district bonds	Total par value of stocks and bonds	Estimated market value of stocks and bonds	Amount of stocks and bonds at cost	Amount loaned on stocks, as authorized by chapter 66, Laws of 1892.	Banking houses and lots at esti- mated market value	Other real estate at estimated market value.	Cash on deposit in banks and trust com- panies.
Albany	\$1,196,350 00	\$173,850 00	\$16,771,681 66	\$18,439,438 74	\$18,738,933 34	\$35,850 00	\$126,000 00	\$117,800 00	\$9,893,048 49
Broome	158,000 00	87,300 00	1,846,737 31	759,737 31	757,024 75	0 00	151,000 00	26,847 65	152,608 20
Cayuga	128,400 00	3,500 00	3,300,248 39	1,405,315 39	1,354,039 31	0 00	10,000 00	18,000 00	22,790 44
Chester	90,800 00	1,500 00	914,849 61	965,626 01	947,531 90	5,500 00	86,750 00	7,950 00	227,890 06
Columbia	790,100 00	190,900 00	5,046,515 32	5,615,294 33	5,198,236 70	40,800 00	1,899,052 37	70,192 17	121,516 11
Dutchess	111,000 00	31,000 00	8,847,922 14	10,872,674 59	10,942,961 02	54,600 00	1,899,052 37	47,351 75	532,882 59
Essex	28,697 50	6,875 00	470,544 46	725,647 87	735,422 47	1,000 00	89,666 92	4,717 93	11,421 20
Greene	988,850 00	14,800 00	59,404,111 70	65,848,144 80	63,981,533 49	24,000 00	1,995,000 00	79,082 34	55,719 04
Jefferson	90,000 00	10,000 00	7,571,917 94	8,031,978 34	8,199,699 52	35,250 00	28,000 00	7,071 26	246,528 71
Kings	25,000 00	7,896 06	200,296 66	200,108 38	202,204 12	0 00	643,932 75	311,623 09	6,391,494 30
Madison	1,134,297 93	194,300 00	184,412,381 90	201,553,029 96	202,433,999 43	457,800 00	4,531,800 00	1,220,261 21	2,894,223 53
Montgomery	126,000 00	43,400 00	490,664 15	540,661 70	436,296 32	0 00	19,000 00	10,500 00	58,699 84
New York	83,000 00	4,800 00	5,073,400 00	5,421,625 15	6,019,029 70	1,500 00	25,000 00	14,717 44	17,838,568 81
Niagara	50,000 00	40,200 00	5,516,272 36	6,165,138 96	6,030,681 05	27,000 00	475,697 00	24,650 00	251,948 93
Oneida	100,700 00	110,700 00	4,321,301 20	5,590,090 70	5,663,757 79	500 00	66,000 00	8,378 36	482,544 40
Oranget	235,350 00	13,930 00	4,382,077 41	1,562,688 97	1,421,068 14	36,670 00	25,750 00	97,107 34	1,349,232 52
Oswego	1,000 00	132,650 00	132,900 00	131,600 50	135,927 60	0 00	0 00	1,751 12	730,307 69
Putnam	211,500 00	132,650 00	1,280,092 12	1,341,380 11	1,352,895 57	10,800 00	64,391 74	14,000 00	161,674 46
Queens	179,000 00	52,222 20	5,307,000 00	5,635,207 50	5,608,126 01	0 00	120,000 00	14,000 00	24,277 43
Richmond	2,600 00	1,428 53	426,172 33	449,109 66	541,759 39	10,800 00	42,000 00	32,000 00	879,978 21
Richmond	285,000 00	1,428 53	995,878 68	1,456,048 68	1,042,051 10	0 00	15,000 00	9,300 00	314,792 93
Schenectady	10,000 00	154,335 00	32,300 00	32,750 00	32,300 00	0 00	0 00	6,000 00	190,465 84
Saratoga	63,000 00	14,600 00	1,406,485 79	1,600,334 00	1,639,500 13	0 00	66,935 91	9,296 60	185,711 32
Schoharie	54,000 00	14,600 00	478,229 51	518,080 01	521,183 22	230 00	62,000 00	9,296 60	25,391 74
Sullivan	341,547 21	147,028 28	2,601,631 35	2,738,083 13	2,736,916 67	39,400 00	69,000 00	59,542 10	372,080 70
Tioga	260,000 00	280,000 00	4,561,700 82	4,925,800 28	4,811,124 81	44,000 00	186,704 17	32,085 57	110,941 63
Ulster	66,983,439 10	62,133,743 42	\$323,825,529 15	\$364,470,008 94	\$353,026,066 01	\$808,730 90	\$9,745,860 86	\$2,146,030 53	574,531 77
Westchester	260,000 00	280,000 00	4,561,700 82	4,925,800 28	4,811,124 81	44,000 00	186,704 17	32,085 57	639,799 21
Totals	\$6,983,439 10	\$2,133,743 42	\$323,825,529 15	\$364,470,008 94	\$353,026,066 01	\$808,730 90	\$9,745,860 86	\$2,146,030 53	\$40,647,971 63

REPORT ON SAVINGS BANKS.

Condition of the Savings Banks, January 1, 1895 — (Continued)

COUNTIES.	Cash on hand	Amount loaned on collateral.	Other assets	Total resources.	Amount due depositors.	Other liabilities.	Surplus.	Total liabilities.	Number of open accounts, January 1, 1895.
Albany	\$276,623 66	..	\$119,722 49	\$396,346 15	\$25,481,933 32	\$25,292 27	\$4,256,710 02	\$25,794,835 81	63,397
Broome	11,000 42	..	15,910 12	26,910 54	1,491,636 89	..	181,403 16	1,673,039 05	7,095
Cayuga	80,393 67	..	28,998 40	109,392 07	8,179,920 44	79 47	410,618 83	8,690,618 24	12,300
Chemung	149 01	..	154 00	303 01	67,344 86	..	1 069 59	68,314 45	6,083
Columbia	52,829 91	..	104,724 94	157,554 85	2,292,343 78	..	270,168 59	2,472,441 06	4,739
Cortland	24,914 91	..	51,302 79	76,217 70	941,815 87	9 76	75,353 09	1,018,106 63	4,808
Dutchess	128,064 67	..	192,198 92	320,263 59	9,836,362 96	12,397 60	1,254,961 26	11,063,721 82	28,070
Essex	592,394 05	..	5,301,780 14	5,894,174 19	81,397,687 50	..	4,922,961 05	86,320,348 54	79,630
Franklin	699 24	..	1,084 30	1,783 54	11,439 70	330 79	2,359 81	14,183 34	704
Greene	..	..	21,162 34	21,162 34	970,413 43	..	105,066 81	1,135,460 24	8,199
Jefferson	30,000 54	..	27,455 43	57,455 97	2,194,439 14	..	240,770 39	2,435,209 53	11,394
King	1,602,813 81	..	1,574,732 97	3,177,546 78	105,508,435 78	38,796 69	15,867,543 54	121,414,886 01	277,853
Madison	5,439 92	..	32,191 59	37,631 51	843,006 20	8,618 16	91,910 76	941,944 08	8,097
Montgomery	463,696 97	..	395,578 97	859,275 94	26,347,373 40	99,731 34	3,320,644 11	29,773,479 75	56,874
New York	2,522 41	..	13,177 74	15,700 15	26,847,373 40	81 85	25,127 50	26,922,500 90	4,184
Niagara	5,072,691 89	..	8,855,329 65	13,928,021 54	351,414,972 43	1,828 52	50,778 911 09	402,192,827 06	808,353
Oneida	28,025 76	..	28,633 10	56,658 86	1,210,089 12	310 10	115,629 57	1,325,918 69	4,822
Oranget	94,074 40	..	14,438 58	108,512 98	7,303,126 22	23,001 41	1,534,555 52	8,860,685 25	25,900
Orange	211,829 83	..	371,354 15	583,183 98	17,711,168 63	12,780 07	2,266,735 23	19,990,683 97	47,929
Ontario	102,927 61	..	115,324 53	218,252 14	6,511,701 04	200 80	1,595,800 40	8,107,711 65	35,681
Oswego	11,868 94	..	59,638 77	71,507 71	2,889,877 81	222 80	286,819 54	3,176,910 05	9,087
Putnam	120 74	..	4,841 39	4,962 13	231,549 18	..	28,831 99	260,381 17	1,119
Queens	33,397 75	..	54,824 68	88,222 43	3,018,816 02	..	415,938 32	3,434,754 34	14,524
Richmond	34,383 62	..	40,320 47	74,704 09	6,079,611 36	52,723 17	1,217,255 07	7,349,589 57	16,461
Schenectady	6,618 32	..	14,171 81	20,790 13	988,967 35	112,320 00	171,723 01	1,268,090 36	4,693
Saratoga	22,739 41	..	22,708 07	45,447 48	1,856,210 34	..	180,092 22	1,866,292 48	5,945
Scheneca	1,073 22	..	4,096 79	5,170 01	762,396 96	..	6,807 16	769,204 12	1,195
Suffolk	47,105 77	..	28,012 26	75,118 03	4,392,406 67	..	573,776 34	4,966,184 37	11,197
Sussex	4,431 99	..	21,032 94	25,464 93	1,052,814 99	181 56	166,090 43	1,218,976 91	6,245
Tioga	46,831 06	..	145,305 90	192,136 96	6,078,953 91	..	579,961 43	6,658,915 35	18,698
Warren	66,044 68	..	145,305 90	211,350 58	10,182,736 67	..	1,081,775 94	11,264,512 61	64,713
Westchester	..	..	..	..	..	..	..	..	..
Totals	\$9,091,300 15	\$1,830 00	\$9,180,430 14	\$18,068,360 34	\$643,873,674 44	\$415,289 75	\$91,574,794 75	\$735,858,569 94	1,415,179

STATEMENT relating to Savings Banks on the 1st day of January in each year from 1858 to 1895.

YEAR	Deposits	Increase or decrease in deposits	Number of depositors or open accounts	Average of each deposit	Surplus as reported.	Per cent of such surplus to total deposits.	Available fund, consisting of cash and loans	Per cent. of available fund to total assets.	Amount invested in real estate.	Per cent. of assets invested in real estate.	Number of institutions.
January 1, 1858	\$41,421,672		233,844	\$231.24	\$2,457,623	0.588	\$5,357,690.00	1216	\$347,185	0.216	64
January 1, 1859	48,191,847	\$6,770,175	230,674	209.47	2,472,638	0.513	6,308,534.00	1224	1,073,645	0.213	67
January 1, 1860	58,175,160	9,983,313	273,607	209.91	2,352,085	0.459	7,175,957.00	1181	1,101,791	0.211	64
January 1, 1861	64,180,527	5,995,367	301,634	214.28	2,349,195	0.437	9,312,985.00	1238	1,042,805	0.168	71
January 1, 1862	64,683,49	5,492,957	300,511	213.21	2,166,066	0.477	6,575,567.00	1428	1,010,266	0.150	74
January 1, 1863	78,238,134	13,555,644	347,191	220.45	2,816,102	0.581	13,403,685.00	1654	1,111,470	0.138	71
January 1, 1864	93,496,694	15,258,560	400,34	234.85	2,885,683	0.542	14,310,494.00	1636	1,257,632	0.185	71
January 1, 1865	111,477,53	17,980,839	436,403	254.82	7,704,174	0.778	16,249,329.00	1361	1,314,498	0.107	73
January 1, 1866	115,472,560	3,994,926	403,401	288.89	8,061,885	0.778	13,882,422.00	1115	1,482,835	0.117	75
January 1, 1867	131,759,54	16,286,984	438,307	270.10	9,895,441	0.749	19,160,281.00	1353	1,757,020	0.128	86
January 1, 1868	151,275,96	19,516,426	537,466	281.18	12,098,216	0.736	20,469,121.00	1260	2,367,260	0.147	103
January 1, 1869	169,849,74	18,573,788	594,556	286.81	14,253,387	0.713	19,871,992.00	1082	2,788,834	0.150	116
January 1, 1870	194,389,27	24,539,527	611,174	316.86	14,725,880	0.722	25,444,602.00	1226	3,285,608	0.157	135
January 1, 1871	230,19,408	35,809,129	714,100	324.03	14,738,431	0.650	30,301,071.00	1279	4,140,681	0.169	138
January 1, 1872	267,46,826	37,267,418	776,710	344.92	19,776,864	0.751	36,340,240.00	1115	5,790,987	0.205	147
January 1, 1873	285,66,641	17,200,815	822,642	346.79	21,449,766	0.751	34,045,066.00	1115	6,469,450	0.212	153
January 1, 1874	285,72,285	17,200,815	822,642	346.79	21,449,766	0.751	34,045,066.00	1115	6,469,450	0.212	153
January 1, 1875	303,85,641	18,133,356	872,196	346.85	24,81,086	0.800	30,192,413.00	0.919	8,668,881	0.282	158
January 1, 1876	319,34,236	15,488,595	899,735	371.85	31,176,663	1.005	29,863,959.00	0.842	9,595,173	0.271	164
January 1, 1877	349,61,285	29,270,049	840,640	415.72	34,176,663	1.029	24,540,915.00	0.697	10,367,204	0.286	180
January 1, 1878	342,823,028	2,657,742	844,650	405.40	32,481,350	1.024	34,401,011.00	0.704	11,213,472	0.323	168
January 1, 1879	359,074,029	16,250,741	840,017	428.22	33,481,350	1.049	31,812,612.00	0.735	12,816,145	0.388	183
January 1, 1880	353,629,637	34,371,156	804,456	440.32	34,481,350	1.049	31,812,612.00	0.735	12,816,145	0.388	183
January 1, 1881	387,842,891	34,213,256	968,707	399.79	47,099,094	1.232	34,481,350	0.935	10,412,691	0.269	138
January 1, 1882	424,147,215	36,304,326	1,036,106	414.82	55,444,756	1.319	43,330,994.00	0.992	9,357,517	0.215	137
January 1, 1883	431,691,010	6,543,824	1,036,971	416.05	68,631,827	1.577	53,250,788.00	1.105	8,630,319	0.162	137
January 1, 1884	431,691,010	13,942,197	1,147,908	376.04	69,470,559	1.577	49,531,526.00	0.992	8,428,757	0.168	137
January 1, 1885	431,691,010	13,942,197	1,147,908	376.04	69,470,559	1.577	49,531,526.00	0.992	8,428,757	0.168	137
January 1, 1886	457,350,250	25,659,240	1,165,174	393.14	69,470,559	1.577	49,531,526.00	0.992	8,428,757	0.168	137
January 1, 1887	482,046,740	24,696,490	1,238,072	390.33	77,282,899	1.600	41,965,622.00	0.778	8,308,215	0.190	138
January 1, 1888	503,137,151	20,090,411	1,325,082	381.55	85,683,329	1.774	51,162,150.00	0.800	8,184,658	0.141	134
January 1, 1889	523,677,515	19,540,364	1,392,632	379.25	92,484,791	1.688	40,662,771.00	0.941	7,785,148	0.131	125
January 1, 1890	550,486,937	26,809,422	1,430,967	387.10	94,691,600	1.688	40,662,771.00	0.941	7,785,148	0.131	125
January 1, 1891	574,425,420	23,938,483	1,477,810	390.20	99,71,231	1.681	47,839,963.00	0.758	7,665,686	0.128	124
January 1, 1892	588,425,420	13,003,000	1,518,989	388.07	97,317,105	1.684	53,306,137.00	0.836	8,612,905	0.135	134
January 1, 1893	620,354,273	31,928,853	1,563,604	394.67	98,752,448	1.614	57,925,149.00	0.767	9,625,173	0.159	122
January 1, 1894	617,069,443	44	1,563,604	394.67	98,752,448	1.614	57,925,149.00	0.767	9,625,173	0.159	122
January 1, 1895	643,873,074	26,784,126	1,605,105	394.63	91,571,734	1.422	60,347,602.49	0.686	11,594,591	0.181	125

* Decrease, \$3,577,278.
 † Decrease, \$2,502,917. The amount of deposits January 1, 1878, of savings banks that failed during the year was \$1,007,310. There was, therefore, an increase in the aggregate of deposits of savings banks that continued business during 1878, amounting to \$4,514,383.
 ‡ Decrease, \$1,334,277. The amount of deposits January 1, 1877, of savings banks that failed during the year was \$1,070,318. The decrease in deposits of savings banks continuing business was \$1,776,899.
 § Decrease, \$13,745,416. The amount of deposits January 1, 1874, of savings banks that failed during the year was \$3,170,917. The decrease in deposits of savings banks continuing business was \$10,574,499.
 || The surplus shown in column 5, 1873, was based upon market value of real estate. This the surplus of January 1, 1873, is based upon market value.

S T A T E M E N T S

SHOWING THE

CONDITION OF THE SAVINGS BANKS

AS FOUND BY

**Examinations which were made between March 1
1894, and March 1, 1895.**

EXAMINATIONS.

ALBANY SAVINGS BANK.

[Examined May 8, 1894.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
1 mortgages.....	.....	.....	.....	.....	\$5,323,515 00
ates bonds	4	\$1,000,000 00	114	\$1,140,000 00	
ate bonds	7	45,000 00	113 1/4	52,095 00	
public State bonds ..	6	16,500 00	Var.	19,788 75	
ette State bonds	5	48,600 00	108 1/4	52,731 00	
and State bonds.....	6	20,000 00	100	20,000 00	
ounty bonds	Var.	150,000 00	Var.	150,700 00	
ty bonds	7	50,000 00	Var.	47,070 00	
ounty bonds	5	50,000 00	Var.	51,875 00	
r county bonds	4	18,000 00	108 1/4	18,875 00	
nty bonds	4	20,000 00	105	21,000 00	
ty bonds	Var.	1,148,805 00	Var.	1,367,297 87	
y bonds	4	50,000 00	111	55,500 00	
city bonds	Var.	714,010 00	Var.	1,068,570 00	
ty bonds	Var.	170,000 00	Var.	258,707 50	
ty bonds	4	20,000 00	109	20,400 00	
ty bonds	4	10,000 00	110 1/4	11,025 00	
lie city bonds	4	50,000 00	110 1/4	55,125 00	
n city bonds	8 1/2	25,000 00	100	25,000 00	
city bonds	Var.	75,580 00	Var.	80,497 00	
city bonds	Var.	2,308,400 00	Var.	2,777,258 75	
city bonds	Var.	75,000 00	Var.	93,035 00	
r bonds	4	20,000 00	101 1/4	20,300 00	
dy city bonds	4	10,000 00	110 1/4	11,050 00	
city bonds	Var.	212,500 00	Var.	257,873 75	
bonds ..	Var.	115,000 00	Var.	117,155 00	
town bonds	Var.	22,000 00	Var.	22,970 00	
town bonds	Var.	22,000 00	Var.	22,970 00	
town bonds	4	1,000 00	101 1/4	1,015 00	
village bonds	4	8,500 00	101 1/4	8,627 50	
village bonds ..	4	25,000 00	10 1/4	25,620 00	
Hprings village bonds	4	90,000 00	103 1/4	92,350 00	
r village bonds	4	78,000 00	Var.	79,910 00	
ty warrants	5	5,122 94	100	5,122 94	
ty warrants	Var.	25,728 43	100	25,728 43	8,100,911 49
and .....	.....	.....	.....	\$179,966 23	
osted in banks and	.....	.....	.....	974,924 15	
mpanies .....	.....	.....	.....		1,054,880 48
ouse and lot	Cost.	247,806 29	.....	Est'd value.	125,600 00
ccrued on bonds and	.....	.....	.....	\$155,273 82	
res .....	.....	.....	.....	72,124 99	
ccrued on stocks ..	.....	.....	.....	4,866 18	
ccrued on warrants ..	.....	.....	.....
ccrued on deposits in	.....	.....	.....
ad trust companies ..	.....	Estimated.	.....	7,190 00	239,934 94
					\$17,741,551 91
LIABILITIES.					
itors .....	.....	.....	.....	\$15,001,513 21	
ccrued .....	.....	.....	.....	199,754 89	
ccrued .....	.....	.....	.....	510 44	15,202,106 34
					\$15,542,442 37

ALBANY SAVINGS BANK — (Continued).
ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals
Bonds and mortgages	3	\$19,550 00	\$586 50	
Bonds and mortgages	4	234,000 00	9,360 00	
Bonds and mortgages	4½	632,500 00	26,894 00	
Bonds and mortgages	4½	6,819,300 00	306,864 00	
Bonds and mortgages	5	370,350 00	18,517 50	
Bonds and mortgages	6	147,915 00	8,874 90	
Stock investments.....	3½	255,300 00	8,932 00	
Stock investments.....	4	2,002,000 00	80,082 40	
Stock investments.....	4½	5,000 00	225 00	
Stock investments.....	5	792,500 00	39,625 00	
Stock investments.....	6	1,865,505 00	111,930 80	
Stock investments.....	7	1,790,600 00	125,342 00	
City warrants	5	29,411 87	1,470 57	
City warrants	6	2,500 00	150 00	
Cash deposited in banks and trust cos.....	2	120,111 17	2,402 22	
Cash deposited in banks and trust cos.....	2½	354,812 98	8,870 32	
Cash deposited in banks and trust cos.....	3	400,000 00	12,000 00	
Rents.....				\$762,115.22
CHARGES.				\$763,11
Interest to depositors			\$566,318 45	
Salaries.....			26,250 00	
Taxes, repairs and insurance on banking house			1,873 65	
Printing, advertising, etc.....			4,338 29	
Fuel, lights, etc.....			974 60	
Legal expenses.....			2,150 06	
Other expenses.....			4,446 31	
Excess of income.....				609.82
				\$153.22

AUBURN SAVINGS BANK.
[Examined January 7, 1895.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5				\$975.4
United States bonds	4	\$245,000 00	113	\$276,850 00	
District of Columbia bonds....	3.65	100,000 00	109	109,000 00	
Indiana State bonds.....	3	50,000 00	100	50,000 00	
South Dakota State bonds.....	3½	20,000 00	110	22,000 00	
Cayuga county bonds.....	4	5,000 00	100	5,000 00	
Auburn city bonds.....	Var.	132,583 51	Var.	140,169 69	
Buffalo city bonds	3½	50,000 00	100	50,000 00	
New York city bonds	7	62,000 00	123½	76,870 00	
Rochester city bonds	3½	20,000 00	100	20,000 00	
Syracuse city bonds.....	3½	50,000 00	100	50,000 00	
Brookhaven town bonds.....	4	17,000 00	102½	17,425 00	
New Utrecht town bonds	5	25,000 00	109	27,250 00	
Waterford town bonds.....	4½	32,000 00	108	34,560 00	
Canajoharie village bonds	4	20,000 00	Var.	20,475 00	
Flushing village bonds.....	4	40,000 00	03	41,200 00	
Plattsburgh village bonds	4	37,000 00	101	37,370 00	
Port Richmond village bonds..	5	18,000 00	102¾	18,495 00	
Saratoga village bonds	4	20,000 00	Var.	20,545 00	
West Troy village bonds.....	4	41,000 00	Var.	41,400 00	
Land contracts	5 and 6				1,666.61
Banking house and lot.....	Cost.	188,922 81		Est'd value.	8.74
Other real estate.....	Cost.	20,491 32			75.00
Cash on hand.....				\$20,704 25	12.50
Cash deposited in banks and trust companies				176,516 71	
					197.24

EXAMINATIONS.

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AUBURN SAVINGS BANK — (Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
				Amount.	
from First National Bank, etc., in hands of receiver, at accrued on bonds and mortgages	\$6,733 16	.....	Estimated	\$1,000 00
over one year in arrears..	\$3,788 76 503 40	.....	
at accrued on stocks.....	\$3,515 36	
at accrued on land contracts	5,305 81	
at accrued on deposits in banks and trust companies..	252 87	
accrued	117 45	
					9,191 51
					120 00
					\$1,000,000 00
LIABILITIES.					
depositors.....	\$3,042,034 34	
at accrued to depositors	1,129 06	
as accrued	125 34	
					3,043,289 64
plus		\$300,500 61

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest	Amount at par.	Revenue.	Totals.
and mortgages	5	\$365,453 44		
over one year in arrears .....	.....	3,231 54		
	5	\$368,126 90	\$48,106 34	
Investments.....	5	50,000 00	1,500 00	
Investments.....	3 1/2	140,000 00	4,900 00	
Investments.....	3.65	100,000 00	3,650 00	
Investments.....	4	525,000 00	21,000 00	
Investments.....	4 1/2	22,000 00	1,440 00	
Investments.....	6	75,553 81	3,779 18	
Investments.....	7	62,000 00	4,340 00	
Contracts	5	7,597 65	379 88	
Contracts	6	1,150 00	69 00	
Deposited	2	74,573 41	1,491 45	
Deposited	3	101,914 20	3,058 38	
				\$93,714 68
				3,996 00
				\$97,710 68
CHARGES.				
at to depositors .....	.....		\$37,325 87	
" .....	.....		7,850 00	
repairs and insurance on banking .....	.....		1,504 78	
repairs and insurance on other real .....	.....		396 77	
ig. advertising, etc. ....	.....		674 25	
light, etc .....	.....		698 98	
expenses .....	.....		1,951 30	
				80,864 43
cess of income.....	.....			\$16,846 25

BANK FOR SAVINGS.
[Examined April 17, 1894.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	4-4 1/4 4 1/2 & 5	.....	.....	.....	\$31,413,000 00
United States bonds.....	4	\$15,650,000 00	114 1/8	\$17,860,562 50	
United States bonds.....	6	1,500,000 00	Var.	1,641,280 00	
District of Columbia bonds....	3.65	650,000 00	113 1/8	787,750 00	
Massachusetts State bonds....	3	3,000,000 00	100	3,000,000 00	
Ohio State bonds.....	3	500,000 00	100	500,000 00	
Connecticut State bonds.....	3	25,000 00	100	25,000 00	
New York city bonds.....	Var.	5,898,700 00	Var.	5,912,386 00	
Brooklyn city bonds.....	Var.	309,000 00	Var.	283,560 00	
					29,980,486 50
Cash on hand.....	.....	.....	.....	\$146,466 63	
Cash deposited in banks.....	.....	.....	.....	1,541,700 83	
					1,688,236 51
Banking house, old.....	.....	.....	.....	\$100,000 00	
Banking house, new.....	.....	.....	.....	612,781 14	
Other real estate.....	.....	.....	.....	55,000 00	
					767,781 14
Interest accrued on bond and mortgage.....	.....	\$288,796 11	.....	
Less over one year in arrears..	.....	3,665 89	.....	
				\$285,127 22	
Interest accrued on stocks.....	.....	.....	.....	127,748 57	
Interest accrued on deposits in bank.....	.....	.....	.....	9,437 15	
					422,312 94
LIABILITIES.					\$54,271,819 00
Due depositors.....	.....	.....	.....	\$46,872,373 84	
Interest accrued.....	.....	.....	.....	524,811 75	
					47,396,684 59
Surplus.....	.....	.....	.....	.....	\$6,875,134 00

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of Interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$1,809,000 00	\$192,300 00	
Bonds and mortgages.....	4 1/4	780,000 00	33,150 00	
Bonds and mortgages.....	4 1/2	\$12,854,000 00		
Less over one year in arrears.....	.....	50,000 00		
	4 1/2	\$12,804,000 00	576,180 00	
Bonds and mortgages.....	5	\$2,970,000 00		
Less over one year in arrears.....	.....	8,000 00		
	5	\$2,962,000 00	148,100 00	
Bond investments.....	3	4,435,000 00	122,750 00	
Bond investments.....	3.65	650,000 00	23,725 00	
Bond investments.....	4	16,650,000 00	666,000 00	
Bond investments.....	5	1,671,000 00	83,550 00	
Bond investments.....	6	2,756,000 00	165,360 00	
Bond investments.....	7	880,700 00	61,640 00	
Cash deposited.....	3	150,000 00	4,500 00	
Cash deposited.....	2 1/2	122,804 26	3,070 10	
Cash deposited.....	2	1,268,965 62	25,379 31	
				\$2,115,773 41
Rents.....	.....	.....	.....	1,800 00
				\$2,117,573 41
CHARGES.				
Interest to depositors.....	.....	.....	\$1,780,681 44	
Salaries.....	.....	.....	75,620 00	
Taxes, repairs and insurance.....	.....	.....	5,653 89	
Legal expenses.....	.....	.....	267 99	
Printing, advertising, fuel, lights, etc.....	.....	.....	2,908 05	
Other expenses.....	.....	.....	5,561 22	
				1,869,194 00
Excess of income.....	.....	.....	.....	\$321,379 41

BINGHAMTON SAVINGS BANK.

[Examined January 31, 1895.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.	.....	.....	.....	\$276,100 00
United States bonds	4	\$150,000 00	113	\$169,500 00	
Broome county certificates of indebtedness.....	4	13,457 60	100	13,457 00	
Binghamton city bonds.....	Var.	\$75,000 00	Var.	\$77,923 50	
Buffalo city bonds.....	8½	60,000 00	100	60,000 00	
Elmira city bonds.....	Var.	95,000 00	Var.	96,040 00	
Colesville town bonds.....	8¾	22,600 00	100	22,600 00	
Cortlandville town bonds.....	5	500 00	100	500 00	
Fenton town bonds	4	6,900 00	100	6,900 00	
Greene town bonds	7	22,200 00	114¼	43,643 50	
Owego town bonds	4	48,000 00	101	48,480 00	
Oxford town bonds	7	4,300 00	103	4,429 00	
Union town bonds	4	5,250 00	100	5,250 00	
Vestal town bonds.....	4	3,000 00	100	3,000 00	
Windsor town bonds.....	5	5,000 00	101	5,050 00	
Call loan	5	.....	.....	.....	756,772 00
Cash on hand .....	.....	.....	.....	\$9,449 85	600 00
Cash deposited in banks and trust companies .....	.....	.....	.....	155,719 68	
Interest accrued on bonds and mortgages .....	.....	\$3,950 95	.....	.....	165,169 53
Less over one year in arrears ..	.....	806 00	.....	.....
Interest accrued on stocks and certificates of indebtedness..	.....	.....	.....	\$6,144 95	
Interest accrued on call loan ..	.....	.....	.....	8,497 16	
Interest accrued on deposits in banks and trust companies..	.....	Estimated ...	.....	1 67	
				281 52	11,925 30
LIABILITIES.					
Due depositors.....	.....	.....	.....	\$1,487,219 08	\$1,610,506 83
Interest accrued .....	.....	.....	.....	2,608 28	
Rent accrued .....	.....	.....	.....	83 34	
Salaries .....	.....	.....	.....	455 55	
					1,490,444 25
Surplus .....	.....	.....	.....	.....	\$120,122 58

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$615,700 00		
Less over one year in arrears.....	.....	4,500 00		
Bonds and mortgages.....	5	\$611,200 00	\$30,560 00	
	5½	29,700 00	1,633 50	
Bonds and mortgages	6	\$30,700 00		
Less over one year in arrears .....	.....	600 00		
Stock investments.....	3	\$30,100 00	1,806 00	
Stock investments.....	3½	77,000 00	2,310 00	
Stock investments.....	3½	251,000 00	8,865 00	
Stock investments.....	3¾	22,600 00	847 50	
Stock investments.....	4	293,107 00	11,724 28	
Stock investments.....	4½	9,000 00	405 00	
Stock investments.....	5	15,500 00	775 00	
Stock investments.....	7	57,000 00	3,999 00	
Call loan.....	5	600 00	31 00	
Cash deposited	3	32,189 28	965 68	
Cash deposited	3½	128,530 45	4,323 68	
				\$33,295 54

BINGHAMTON SAVINGS BANK—(Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
CHARGES.				
Interest to depositors	\$17,998 20	
Salaries.....	8,300 00	
Rent.....	1,475 00	
Printing, etc.....	75 78	
Fuel, lights, etc	287 36	
Other expenses.....	170 65	
				\$58,251 84
Excess of income.....	\$9,973 79

BOWERY SAVINGS BANK, NEW YORK CITY.

[Examined June 1, 1894.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.	.....	.....	.....	\$17,552,778 00
United States bonds	Var.	\$15,588,000 00	Var.	\$17,527,680 00	
Ohio State bonds	8	120,000 00	100	120,000 00	
Rhode Island State bonds	8	10,000 00	100	10,000 00	
Missouri State bonds	8	47,000 00	Var.	47,500 00	
Maryland State bonds	8	100,000 00	100	100,000 00	
Delaware State bonds	8	250,000 00	100	250,000 00	
Indiana State bonds	8½	740,000 00	Var.	743,400 00	
New Hampshire State bonds ..	6	29,000 00	Var.	33,840 00	
Massachusetts State bonds	Var.	2,677,000 00	Var.	2,795,200 00	
New York city bonds	Var.	7,140,500 00	Var.	7,510,283 00	
Brooklyn city bonds	Var.	3,892,000 00	Var.	4,407,360 00	
Poughkeepsie city bonds	Var.	184,000 00	Var.	193,190 00	
Oswego city bonds.....	8½	396,000 00	100	396,000 00	
Auburn city bonds	8	105,000 00	100	105,000 00	
Buffalo city bonds	8½	515,000 00	100	515,000 00	
Detroit city bonds	4	125,000 00	Var.	136,050 00	
Boston city bonds	Var.	500,000 00	Var.	522,600 00	
Providence city bonds	4	100,000 00	Var.	108,810 00	
Kings county bonds.....	4	556,000 00	Var.	576,600 00	
					36,098,665 00
Cash deposited.....	.....	.....	.....	\$2,688,886 27	
Cash on hand .....	.....	.....	.....	404,523 75	
					3,093,410 02
Banking house	Cost.	.....	.....	\$806,016 27	650,000 00
Other real estate.....	.....	.....	.....	103,693 18	100,000 00
Interest accrued .....	.....	.....	.....	.....	497,609 76
					\$57,992,463 78
LIABILITIES.					
Due depositors. ....	.....	.....	.....	\$48,332,059 89	
Interest accrued.....	.....	.....	.....	761,534 09	
					49,093,593 98
Surplus .....	.....	.....	.....	.....	\$8,898,869 80

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest	Amount at par.	Revenue.	Totals.
Bonds and mortgages	4	\$910,000 00	\$36,000 00	
Bonds and mortgages	4½	14,173,953 00	637,827 88	
Bonds and mortgages	5	2,468,825 00	123,441 25	
Stock investments.....	2¾	50,000 00	13,750 00	
Stock investments.....	8	5,221,000 00	156,630 00	
Stock investments.....	8½	5,440,000 00	190,400 00	
Stock investments.....	4	12,075,000 00	107,000 00	

BOWERY SAVINGS BANK, NEW YORK CITY — (Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Stock investments.....	5	\$1,429,000 00	\$96,400 00	
Stock investments.....	6	6,180,500 00	867,890 00	
Stock investments.....	7	1,180,000 00	82,600 00	
Cash deposited.....	1½	28,477 92	352 16	
Cash deposited.....	2	693,132 84	18,812 65	
Cash deposited.....	2½	1,972,275 47	49,806 83	
				\$2,275,800 82
CHARGES.				
Interest to depositors.....			\$1,822,401 82	
Salaries.....			78,860 00	
Taxes, repairs and insurance.....			5,093 44	
Printing, advertising, stationery, etc.....			3,890 88	
Other expenses.....			14,010 37	
Legal expenses.....			2,120 68	
				1,932,377 19
Excess of income.....				\$343,423 63

BREVOORT SAVINGS BANK, BROOKLYN.

[Examined January 14, 1895.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5 to 6				\$145,750 00
Maine State bonds.....	3	\$1,000 00	100	\$1,000 00	
New York city bonds.....	3	1,000 00	101	1,010 00	
Brooklyn city bonds.....	4	2,000 00	1 0	2,200 00	
Boston city bonds.....	4	1,000 00	102	1,020 00	
Yonkers city bonds.....	4	10,018 67	Var.	10,518 87	
Kings county certificates.....	4	20,000 00	101	20,200 00	
Flatbush town bonds.....	4	5,000 00	101	5,100 00	
Hempstead town bonds.....	4	5,000 00	101	5,050 00	
New Utrecht town bonds.....	5	5,210 00	101	5,262 10	
					51,360 97
Cash on hand.....				\$2,256 50	
Cash deposited.....				63,035 51	
					65,292 01
Furniture and fixtures.....	Cost.				1,635 00
Interest accrued.....					2,097 57
LIABILITIES.					
Due depositors.....				\$263,245 54	
Interest accrued.....				274 17	
					263,519 71
Surplus.....					\$2,615 84

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$138,850 00	\$6,692 50	
Bonds and mortgages.....	5½	8,000 00	440 00	
Bonds and mortgages.....	6	3,900 00	234 00	
Stock investments.....	3	2,000 00	60 00	
Stock investments.....	4	43,018 87	1,720 75	
Stock investments.....	5	5,210 00	260 50	
Cash deposited.....	3	63,035 51	1,891 06	
				\$11,298 81
CHARGES.				
Interest to depositors.....			\$7,594 63	
Salaries.....			1,560 00	
Rent.....			660 00	
Printing, advertising, stationery.....			75 00	
Fuel, lights and attendance.....			81 00	
				9,670 63
Excess of income.....				\$1,328 18

CAYUGA COUNTY SAVINGS BANK, AUBURN.

[Examined January 9, 1895.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5	.....	.....	.....	\$676,955 00
United States bonds.....	4	\$114,400 00	118	\$129,272 00	
District of Columbia bonds....	3.65	60,000 00	109	65,400 00	
Massachusetts state bonds....	3	20,000 00	100	20,000 00	
Auburn city bonds	Var.	42,261 88	Var.	43,869 97	
Brooklyn city bonds.....	4	20,000 00	109 1/4	21,830 00	
New York city bonds.....	5	10,000 00	132 1/4	13,225 00	
Niagara Falls city bonds.....	4	15,000 00	118 1/4	16,231 50	
Tonawanda village bonds.....	5	20,000 00	116	23,200 00	
Olean village bonds.....	5	14,000 00	Var.	14,497 00	
Call loan.....	5	.....	.....	.....	347,051 47
Land contract.....	5	.....	.....	.....	800 00
Banking house and lot.....	Cost.	55,425 85	.....	Est'd value.	195 35
Other real estate.....	Cost.	6,715 07	.....	Est'd value.	46,000 00
Furniture and safe.....	.....	.....	.....	.....	5,000 00
Taxes and insurance advanced	.....	.....	.....	.....	2,800 00
Cash on hand.....	.....	.....	.....	\$8,945 40	31 25
Cash deposited in banks and trust companies.....	.....	.....	.....	139,153 67	
Due from First National Bank of Auburn in hands of receiver.	.....	4,759 36	.....	Est'd value.	149,000 07
Interest accrued on bonds and mortgages .....	.....	\$4,519 94	.....	.....	730 00
Less over one year in arrears..	.....	853 55	.....	.....
Interest accrued on stock.....	.....	.....	.....	\$3,666 39	
Interest accrued on land contract .....	.....	.....	.....	1,456 31	
Interest accrued on call loan..	.....	.....	.....	5 09	
Interest accrued on deposits in banks and trust companies..	.....	.....	.....	7 92	
Rents accrued.....	.....	.....	.....	85 37	5,200 00
LIABILITIES.					105 35
Due depositors.....	.....	.....	.....	\$1,110,921 30	\$1,222,005 25
Interest accrued.....	.....	.....	.....	806 48	
Salaries accrued.....	.....	.....	.....	106 67	
Surplus .....	.....	.....	.....	.....	1,111,834 45
					\$120,738 00

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	5	\$676,955 00		
Less over one year in arrears.....	.....	16,400 00		
Stock investments.....	5	\$660,545 00	\$33,097 75	
Stock investments.....	3	20,000 00	600 00	
Stock investments.....	3.65	60,000 00	2,190 00	
Stock investments.....	4	159,400 00	6,376 00	
Stock investments.....	4 3/8	15,669 19	685 58	
Stock investments.....	5	60,595 69	3,029 78	
Call loan	5	600 00	30 00	
Land contract	5	195 38	9 77	
Cash deposited	1 1/2	18,310 34	274 66	
Cash deposited	3	120,843 33	3,625 39	
Rents .....	.....	.....	.....	\$40,945 79
				800 00
				\$40,000 00

CAYUGA COUNTY SAVINGS BANK, AUBURN—(Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
CHARGES.				
Interest to depositors.....			\$36,293 80	
.....			4,800 00	
..... repairs and insurance on banking			630 13	
..... repairs and insurance on other real			160 23	
..... ing, advertising, etc.....			231 54	
..... lights, etc.....			430 29	
..... expenses			764 35	
				\$48,319 43
Excess of income.....				\$7,388 38

CITIZENS' SAVINGS BANK, NEW YORK CITY.

[Examined January 17, 1896.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Land mortgages.....	5 & 6				\$4,036,200 00
United States bonds.....	4	\$1,000,000 00	118½	\$1,182,500 00	
..... State bonds.....	4	20,000 00	100	20,000 00	
..... State bonds.....	Var.	227,823 ½	Var.	242,630 32	
..... State bonds.....	8	32,000 00	110	35,200 00	
..... Dakota State bonds.....	Var.	539,673 ½	Var.	552,381 33	
..... Dakota State bonds.....	Var.	421,100 00	Var.	440,907 00	
.....ington State bonds.....	3½	270,000 00	100	270,000 00	
..... State bonds.....	6	50,000 00	116	58,000 00	
.....ado State bonds.....	6	50,000 00	100	50,000 00	
.....rnia State bonds.....	4	200,000 00	113	226,000 00	
.....York city bonds.....	Var.	76,000 00	Var.	91,210 00	
.....lo city bonds.....	Var.	220,000 00	Var.	260,750 00	
.....dyn city bonds.....	Var.	539,000 00	Var.	505,960 00	
.....ere city bonds.....	Var.	28,000 00	Var.	32,500 00	
.....ester city bonds.....	Var.	420,000 00	Var.	421,600 00	
.....city bonds.....	4	125,000 00	104	130,000 00	
.....a city bonds.....	Var.	26,000 00	Var.	26,530 00	
.....ectady city bonds.....	4	75,000 00	103½	72,125 00	
.....ty city bonds.....	4	120,000 00	103	123,600 00	
.....rn city bonds.....	4	50,000 00	102	51,000 00	
.....sburg city bonds.....	3½		100	82,000 00	
.....etows city bonds.....	3½	100,000 00	100	100,000 00	
.....port city bonds.....	3½	125,000 00	100	125,000 00	
.....stown city bonds.....	Var.	50,000 00	Var.	50,900 00	
.....ellaville city bonds.....	4	50,000 00	109	54,500 00	
.....rsville city bonds.....	3½	75,000 00	100	75,000 00	
.....ra Falls city bonds.....	4	200,000 00	105	210,000 00	
.....land city bonds.....	5	150,000 00	110	165,000 00	
.....ule city bonds.....	4	250,000 00	108	265,000 00	
.....ilt city bonds.....	4	125,000 00	109	136,250 00	
.....York county bonds.....	7	20,000 00	107	21,400 00	
.....mond county bonds.....	4½	215,000 00	107	233,250 00	
.....t county bonds.....	Var.	569,000 00	Var.	592,240 00	
.....go county bonds.....	3½	105,000 00	100	105,000 00	
					7,063,613 79
.....and loans.....	Var.				103,600 00
.....on hand.....					202,419 34
.....deposited in bank.....					1,062,149 87
.....ing house.....					28,000 00
.....not accrued.....					30,688 28
					\$12,666,671 04
LIABILITIES.					
.....depositors.....				\$11,237,157 79	
.....not accrued.....				18,091 35	
					11,255,249 04
.....surplus.....					\$1,406,422 00

CITIZENS' SAVINGS BANK, NEW YORK CITY—(Continued).
ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals
Bonds and mortgages	5	\$3,863,200 00	\$193,160 00	
Bonds and mortgages	6	233,000 00	13,980 00	
Stock investments.....	2½	2,038,000 00	72,030 00	
Stock investments.....	4	8,119,523 85	124,600 95	
Stock investments.....	4½	674,600 00	80,357 00	
Stock investments.....	5	841,473 85	17,073 66	
Stock investments.....	6	12,000 00	5,520 00	
Stock investments.....	7	813,000 00	21,910 00	
Stock investments.....	8	32,000 00	2,560 00	
Call loans.....	8	28,000 00	840 00	
Call loans.....	4	75,600 00	3,024 00	
Cash deposited	1½	177,149 47	2,657 24	
Cash deposited	2	425,000 00	8,500 00	
Cash deposited	3	400,000 00	12,000 00	
Rents				\$503,202 55
				6,180 00
				\$514,572 55
CHARGES.				
Interest to depositors			\$407,053 40	
Salaries.....			32,300 00	
Taxes, repairs and insurance.....			2,200 00	
Legal expenses.....			700 00	
Printing, advertising and stationery.....			2,500 00	
Fuel lights, etc			1,400 00	
Other expenses.....			3,900 00	
				457,053 40
Excess of income.....				\$57,519 15

CORNWALL SAVINGS BANK.
[Examined January 28, 1895.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals
			Rate.	Amount.	
Bonds and mortgages.....	5-6	.....	.....	.....	\$57,202 55
Kansas State certificates.....	4	\$2,365 00	100	\$2,365 00	
North Dakota State bonds.....	6	500 00	100	500 00	
Colorado State warrants.....	6	900 00	97½	879 50	
Washington State warrants....	6½	2,084 20	100	2,084 20	
Long Island City bonds.....	4½	2,000 00	101	2,020 00	
Gravesend town bonds.....	5	2,000 00	98	1,960 00	
Cornwall town bonds.....	5	1,200 00	100	1,200 00	
Cornwall town bonds.....	6	426 25	100	426 25	
Milton town bonds.....	4	500 00	101	505 00	
German Flats town bonds	7	500 00	110	550 00	
North Hempstead town bonds....	4	2,000 00	102	2,040 00	
Forestburg town bonds.....	7	2,900 00	107	3,103 00	
					17,622 55
Due from banks				\$6,036 40	
Cash on hand.....				572 50	
					2,000 00
Interest accrued on stocks, etc.				\$721 67	
Less over one year in arrears..				149 17	
					572 50
Interest accrued on bonds and mortgages ..				\$610 93	
Less over one year in arrears..				42 38	
					568 55
Interest accrued on deposits in banks.....					1 40
					\$59,005 20
LIABILITIES.					
Due depositors.....				\$56,344 87	
Interest accrued				145 00	
Salaries accrued ..				28 90	
					56,518 77
Surplus					\$2,127 55

**CORNWALL SAVINGS BANK — (Continued).
ANNUAL INCOME AND CHARGES THEREON.**

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
and mortgages	5	\$26,875 00		
ver one year in arrears .....	.....	750 00		
	5	\$26,125 00	\$1,306 25	
and mortgages	6	10,427 00	625 62	
investments	4	4,865 00	194 60	
investments	4½	2,000 00	90 00	
investments	5	\$3,200 00		
ver one year in arrears .....	.....	2,000 00		
	5	\$1,200 00	60 00	
investments	6	926 25	55 58	
investments, Colorado State war-	6	900 00	54 00	
investments, Washington State war-	6½	2,084 50	135 49	
investments	7	3,400 00	238 00	
deposited	1½	3,036 00	45 54	
				\$2,805 08
CHARGES.				
st to depositors .....	.....	.....	\$1,957 84	
.....	.....	.....	500 00	
expenses .....	.....	.....	15 00	
				2,473 84
cess of income .....	.....	.....	.....	\$332 24

CORTLAND SAVINGS BANK, CORTLAND.

[Examined December 4, 1891.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
and mortgages	Var.	.....	.....	.....	\$483,234 00
do State warrants	6	\$41,724 39	100	\$41,724 39	
State warrants	6	1,008 25	100	1,008 25	
ngton State warrants ...	6	32,623 40	100	32,623 40	
s State raid certificates..	4	5,575 88	100	5,575 88	
Dakota State bonds	8½	10,000 00	100	10,000 00	
and city bonds	Var.	38,000 00	Var.	39,300 00	
town bonds	5	10,000 00	105¼	10,525 00	
natus town bonds	4	8,100 00	10¾	8,322 75	
ndville town bonds	5	500 00	1¼	53 75	
town bonds	4	1,700 00	Var.	1,717 50	
fter town bonds	4	3,000 00	103¼	3,112 50	
ovington town bonds	4	1,000 00	100	1,000 00	
r town bonds	4	1,220 00	100	1,220 00	
on town bonds	4½	16,500 00	106½	17,572 50	
ne town bonds	5	6,500 00	118¼	7,696 25	
r town bonds	7	100 00	117	117 00	
set town bonds	5	4,000 00	112½	4,540 00	
town bonds	4	6,700 00	Var.	6,808 00	
anda town bonds	4	10,000 00	10¼	10,125 00	
on town bonds	4	10,200 00	Var.	10,225 00	
t town bonds	4	1,000 00	100	1,000 00	
i town bonds	5	6,500 00	119¼	7,751 25	
r town bonds	5	1,000 00	104¼	1,042 50	
nd village bonds	Var.	51,100 00	Var.	51,985 00	
fter village bonds	4	400 00	101¼	405 00	
racuse village bonds ...	4	15,000 00	102½	15,375 00	
ush village bonds	4	10,000 00	10¼	10,250 00	
wville village bonds	5	1,350 00	114¼	1,542 87	
Tonawanda village bds..	4	10,000 00	101½	10,350 00	
school district bonds...	4	7,200 00	101	7,272 00	
oon and Stillwater school					
ict bonds	4	5,500 00	103	5,665 00	
port(Royalton and Hart-					
school district bonds ..	5	5,000 00	105¾	5,287 50	
iga town school dist bds.	5	17,500 00	Var.	18,578 75	
					249,676 54

CORTLAND SAVINGS BANK, CORTLAND — (Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Call loan	6	.....	.....	.....	\$300 00
Land contract	6	.....	.....	.....	250 10
Real estate	Cost.	\$8,200 00	.....	Est'd value.	7,750 00
Cash on hand .....	.....	.....	.....	\$22,234 74	
Cash deposited in banks and trust companies .....	.....	.....	.....	120,835 01	
					143,080 75
Furniture and safe .....	.....	.....	.....	.....	2,000 00
Insurance advanced .....	.....	.....	.....	.....	41 75
Interest accrued on bonds and mortgages .....	.....	.....	.....	\$12,322 39	
Interest accrued on stocks .....	.....	.....	.....	4,322 23	
Interest accrued on warrants .....	.....	.....	.....	15,051 87	
Interest accrued on call loan .....	.....	.....	.....	40 95	
Interest accrued on land contract .....	.....	.....	.....	10 00	
Interest accrued on deposits in banks and trust companies .....	.....	.....	.....	960 97	
					22,706 40
Rent accrued .....	.....	.....	.....	.....	31 50
					\$1,019,032 34
LIABILITIES.					
Due depositor .....	.....	.....	.....	\$923,844 17	
Interest accrued .....	.....	.....	.....	14,244 75	
Salaries accrued .....	.....	.....	.....	36 67	
Rent and expenses accrued .....	.....	.....	.....	455 00	
					938,580 59
Surplus .....	.....	.....	.....	.....	\$81,071 73

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	5	\$171,600 00	\$8,580 00	
Bonds and mortgages	5 1/2	68,675 00	3,777 12	
Bonds and mortgages	6	242,384 00	14,543 04	
Bonds and mortgages .....	.....	565 00	29 55	
Stock investments	3 1/2	10,000 00	350 00	
Stock investments	5 1/2	2,100 00	76 22	
Stock investments	8 6-10	10,000 00	300 00	
Stock investments	3/4	20,100 00	750 00	
Stock investments	4	110,000 00	4,400 00	
Stock investments	4 1/2	26,500 00	1,192 50	
Stock investments	5	72,350 00	3,617 50	
Stock investments	6	8,000 00	400 00	
Stock investments	7	100 00	7 00	
State warrants	6	75,856 04	4,521 36	
Kansas raid certificates	4	5,555 88	223 04	
Call loan	6	90 00	54 00	
Land contract	6	250 00	15 00	
Cash deposited	2	44,574 64	891 49	
Cash deposited	3	50,799 89	1,521 60	
Cash deposited	4	15,540 48	621 62	
Cash deposited	5	10,000 00	500 00	
				\$46,521 34
Rents .....	.....	.....	.....	253 00
				\$46,574 34
CHARGES.				
Interest to depositors .....	.....	.....	\$33,517 07	
Salaries .....	.....	.....	4,400 00	
Rent .....	.....	.....	1,000 00	
Taxes, repairs and insurance on real estate .....	.....	.....	124 08	
Printing, advertising, etc. ....	.....	.....	156 44	
Fuel, lights, etc. ....	.....	.....	43 97	
Other expenses .....	.....	.....	472 37	
				39,715 40
Excess of income .....	.....	.....	.....	\$7,180 41

DRY DOCK SAVINGS INSTITUTION, NEW YORK CITY.

[Examined November 1, 1894]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	4½ to 6	.....	.....	.....	\$8,993,800 00
United States bonds	Var.	\$1,127,000 00	Var.	\$1,275,120 00	
District of Columbia bonds.....	8½	25,000 00	104	26,000 00	
Missouri State bonds.....	8½	400,000 00	Var.	422,500 00	
Connecticut State bonds.....	8½	60,000 00	102	61,200 00	
Indiana State bonds	Var.	588,000 00	Var.	590,000 00	
Massachusetts State bonds.....	8½	100,000 00	110	110,000 00	
New York city bonds	Var.	2,825,500 00	Var.	3,059,710 00	
Brooklyn city bonds.....	Var.	455,500 00	Var.	549,970 00	
Albany city bonds.....	6	300,000 00	105	315,000 00	
Buffalo city bonds	Var.	287,830 98	Var.	292,180 98	
Rochester city bonds	Var.	614,000 00	Var.	619,130 00	
Yonkers city bonds.....	Var.	100,000 00	Var.	102,400 00	
Cleveland city bonds.....	5	59,000 00	100	59,000 00	
Boston city bonds	4	100,000 00	107	107,000 00	
St. Louis city bonds	4	200,000 00	107	214,000 00	
Greene county bonds	8½	189,000 00	100	189,000 00	
Monroe county bonds.....	8	75,000 00	100	75,000 00	
Kings county bonds	Var.	590,000 00	Var.	598,975 00	
New Rochelle town bonds	7	1,000 00	100	1,000 00	
					8,660,185 98
Call loans .....	.....	.....	.....	.....	13,000 00
Cash on hand .....	.....	.....	.....	54,350 55	
Cash deposited in banks .....	.....	.....	.....	1,073,462 99	
Banking house and lot.....	Cost.	568,571 81	.....	.....	1,127,813 54
				Est'd value.	250,000 00
Interest accrued on bd. and m. ....	.....	\$101,658 76	.....	.....
Less over one year in arrears..	.....	450 00	.....	.....
				\$101,208 76	
Interest accrued on stocks, etc. ....	.....	.....	.....	115,514 40	
					216,723 16
					\$19,261,522 68
LIABILITIES.					
Due depositors.....	.....	.....	.....	\$17,179,295 47	
Interest accrued .....	.....	.....	.....	192,075 97	
					17,371,371 44
Surplus .....	.....	.....	.....	.....	\$1,890,151 24

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	6	\$3,000 00	\$180 00	
Bonds and mortgages	5	778,400 00	38,920 00	
Bonds and mortgages	4½	\$8,212,400 00		
Less over one year in arrears .....	.....	8,000 00		
	4½	\$8,204,400 00	369,198 00	
Stock and bond investments	7	200,000 00	14,000 00	
Stock and bond investments	6	1,000,000 00	119,730 00	
Stock and bond investments	5	98,500 00	49,475 00	
Stock and bond investments	4	1,030,000 00	41,200 00	
Stock and bond investments	8½	2,966,830 94	103,839 08	
Stock and bond investments	8	910,000 00	27,300 00	
Call loans.....	5	13,000 00	650 00	
Cash deposited.	2½	851,982 82	21,298 32	
Cash deposited	2	221,530 17	4,430 60	
				\$790,221 00

DRY DOCK SAVINGS INSTITUTION, NEW YORK CITY — (Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue	Totals.
CHARGES.				
Interest to depositors.....	\$576,927 93	
Salaries.....	41,888 50	
Taxes, repairs and insurance.....	4,962 43	
Legal expenses.....	1,694 25	
Printing, advertising and stationery.....	2,761 70	
Fuel, light and attendance.....	1,026 0	
Other expenses.....	4,199 17	
				\$632,781 90
Excess of income.....	\$157,439 01

EAST NEW YORK SAVINGS BANK, BROOKLYN.

[Examined November 15, 1874.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5 & 6	.....	.....	.....	\$426,900 00
Brooklyn city bonds.....	6	\$28,500 00	Var	\$32 315 00	
New York city bonds.....	7	44,800 00	Var.	50,708 00	
Long Island city bonds.....	4½	40,000 00	103	42,040 00	
Mount Vernon city bonds.....	4	20,000 00	Var.	31,770 00	
New Rochelle village bonds.....	4	20,000 00	103	20 670 00	
West Troy village bonds.....	4	40,000 00	Var.	41,670 00	
Whitestown village bonds.....	4½	20,000 00	110	22,000 00	
New Utrecht town bonds.....	Var.	40,408 00	Var.	43,764 53	
Newtown town bonds.....	4	27,000 00	12¾	28,012 50	
					312,220 08
Cash on hand.....	.....	\$3,206 54			
Cash deposited.....	.....	81,244 47			
					84,451 01
Real estate, banking house and lot.....	.....	.....	.....	.....	25,000 00
Interest accrued.....	.....	.....	.....	.....	8,092 20
					\$856,663 24
LIABILITIES.					
Due depositors.....	.....	.....	.....	\$779,370 10	
Interest accrued.....	.....	.....	.....	8,000 36	
					787,370 46
Surplus.....					\$74,292 78

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$1,500 00	\$75 00	
Bonds and mortgages.....	6	425,400 00	25,524 00	
Stock and bond investments.....	4	117,000 00	4,680 00	
Stock and bond investments.....	4½	60,000 00	2,710 00	
Stock and bond investments.....	5	27,600 00	1,380 00	
Stock and bond investments.....	6	31,303 00	1,878 18	
Stock and bond investments.....	7	44,800 00	3,136 00	
Cash deposited.....	2	81,244 47	1,624 88	
				\$41,498 06
Rents.....	.....	.....	.....	800 00
				\$42,298 06

EAST NEW YORK SAVINGS BANK, BROOKLYN — (Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
CHARGES.*				
Interest to depositors	\$24,549 84	
Salaries.....	8,670 00	
Taxes, repairs and insurance	401 20	
Printing, advertising, fuel, lights, etc.....	235 00	
Other expenses.....	185 00	
				\$29,041 04
Excess of income.....	\$18,267 08

EAST RIVER SAVINGS INSTITUTION, NEW YORK CITY.

[Examined August 23, 1894.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	.....	.....	.....	\$6,668,165 00
United States bonds	Var.	\$2,463,000 00	Var.	\$2,813,100 00	
Massachusetts State bonds	Var.	200,000 00	Var.	209,000 00	
Indiana State bonds	8	300,000 00	100	300,000 00	
Maine State bonds	8	167,000 00	100	167,000 00	
Missouri State bonds	3½	174,000 00	10½	182,700 00	
New York city bonds	Var.	437,549 82	Var.	462,867 82	
Brooklyn city bonds	Var.	300,000 00	Var.	295,000 00	
Boston city bonds	Var.	190,000 00	Var.	193,000 00	
St. Louis city bonds	4	100,000 00	Var.	105,750 00	
Troy city bonds.....	4	65,000 00	Var.	66,300 00	
Kings county bonds.....	4	30,000 00	100	30,000 00	
					4,824,217 82
Loans on stocks .....	.....	.....	.....	.....	76,000 00
Cash on hand .....	.....	42,946 20	.....	.....
Cash deposited in banks.....	.....	847,441 76	.....	.....
					890,387 96
Interest accrued.....	.....	.....	.....	.....	123,897 28
Real estate.....	.....	Estimated.	.....	.....	75,000 00
Rents accrued .....	.....	.....	.....	.....	450 00
					\$12,658,118 01
LIABILITIES.					
Due depositors.....	.....	.....	.....	\$10,424,146 18	
Interest accrued.....	.....	.....	.....	66,580 06	
Salaries accrued .....	.....	.....	.....	1,479 50	
					10,492,205 69
Surplus .....	.....	.....	.....	.....	\$2,175,912 82

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	4	\$165,000 00	\$6,600 00	
Bonds and mortgages	4½	160,000 00	6,800 00	
Bonds and mortgages	4½	8,424,250 00	156,791 25	
Bonds and mortgages	5	2,658,915 00	142,945 75	
Stock and bond investments	2½	100,000 00	2,500 00	
Stock and bond investments.....	3	667,749 82	20,032 49	
Stock and bond investments.....	2½	614,000 00	21,490 00	
Stock and bond investments.....	4	2,445,000 00	97,800 00	
Stock and bond investments.....	5	100,000 00	5,000 00	
Stock and bond investments.....	6	216,000 00	12,960 00	
Stock and bond investments.....	7	283,800 00	19,866 00	

EAST RIVER SAVINGS INSTITUTION, NEW YORK CITY — (Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Call loans.....	3	\$76,000 00	\$2,280 00	\$516,585 75 2,280 00
Cash deposited	3	288,588 08	5,671 76	
Cash deposited	2½	204,942 04	5,128 88	
Cash deposited	3	356,498 43	10,194 95	
CHARGES.				\$518,791 75
Interest to depositors.....	\$321,708 18	490,814 08
Salaries.....	.....	.....	24,212 00
Taxes, repairs and insurance.....	.....	.....	1,410 80
Printing, advertising, etc.....	.....	.....	1,238 70
Fuel, light and attendance .....	.....	.....	507 88
Other expenses.....	.....	.....	1,787 70
Excess of income.....	\$97,977 00

ELLENVILLE SAVINGS BANK.

[Examined January 30, 1895.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.	\$271,430 50
United States bonds.....	Var.	\$100,000 00	Var	\$118,811 25	
Missouri State bonds.....	3½	10,000 00	101	10,100 00	
North Dakota State bonds.....	4	10,000 00	108	10,800 00	
Ulster county bonds.....	4	29,000 00	Var.	30,140 00	
Syracuse city bonds	3½	10,000 00	102	10,200 00	
Providence city bonds	4	10,000 00	111	11,100 00	
Ellenville village bonds.....	3½	11,500 00	100	11,100 00	
Port Jervis village bonds	4	15,000 00	103	15,450 00	
Monticello village bonds.....	4	3,000 00	102	3,060 00	
Baldwinsville village bonds....	3½	15,000 00	101	15,150 00	
Liberty village bonds.....	4	15,000 00	105	15,750 00	
Rockland town bonds.....	3½	21,000 00	100	21,000 00	
Liberty town bonds.....	4	30,000 00	102	30,600 00	
York town bonds	4	6,000 00	101	6,060 00	
Thompson town bonds.....	4½	14,000 00	103	14,420 00	
Ulysses town bonds.....	7	8,500 00	115	4,025 00	
Wawarsing town bonds.....	3½	83,700 00	100	83,700 00	
Pittsfield town bonds.....	4	17,000 00	102	17,340 00	
Arcadia town bonds	7	4,000 00	118	4,520 00	
Land contracts	6	436,236 25
Furniture and fixtures.....	945 00
Cash on hand and deposited in banks and trust companies	500 00
Interest accrued on bonds and mortgages	\$2,590 81	76,752 97
Less amount over one year in arrears.....	91 35	2,499 46
Interest accrued on stocks, etc.	4,124 97
Interest accrued on deposits in bank, etc.....	730 12
LIABILITIES.					\$785,200 28
Due depositors	\$720,906 32	736,141 08
Interest accrued .....	.....	.....	.....	2,044 18
Salaries accrued	171 11	
Rent accrued	19 45	
Surplus	\$98,093 25

EXAMINATIONS.

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ELLENVILLE SAVINGS BANK — (Continued). ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of Interest	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	6	\$98,000 50		
Less amount over one year in arrears .....	....	900 00		
Bonds and mortgages.....	6	\$95,100 50	\$5,700 25	
Bonds and mortgages.....	5½	1,000 00	55 00	
Bonds and mortgages.....	5	110,725 00	5,538 25	
Bonds and mortgages.....	4½	48,700 00	2,191 50	
Bonds and mortgages.....	4	16,000 00	600 00	
Stock investments.....	7	7,200 00	525 00	
Stock investments.....	5	25,500 00	1,225 00	
Stock investments.....	4½	14,000 00	630 00	
Stock investments.....	4	198,500 00	7,940 00	
Stock investments.....	3½	151,400 00	5,298 00	
Land contract.....	6	945 00	58 75	
Cash deposited.....	2	26,875 00	537 50	
Cash deposited.....	4	10,000 00	400 00	
Cash deposited.....	1½	2,086 00	198 29	
Cash deposited.....	2	28,108 00	562 04	
				\$22,008 81
CHARGES.				
Interest to depositors.....			\$95,875 90	
Salaries.....			2,200 00	
Other expenses.....			726 47	
				\$2,904 37
Excess of income.....				\$19,104 44

EMIGRANT INDUSTRIAL SAVINGS BANK, NEW YORK CITY.

[Examined May 9, 1894.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	4½				\$25,566,675 00
United States bonds.....	Var.	\$2,737,000 00		\$1,101,880 00	
Connecticut State bonds.....	3	10,000 00	100	10,000 00	
Delaware State bonds.....	4	50,000 00	101	50,500 00	
Indiana State bonds.....	3	500,000 00	100	500,000 00	
Kentucky State bonds.....	4	88,000 00	109	96,470 00	
Maryland State bonds.....	Var.	1,323,000 00	Var.	1,328,860 00	
Massachusetts State bonds.....	Var.	440,000 00	Var.	456,800 00	
Missouri State bonds.....	3½	410,000 00	100	410,000 00	
New Hampshire State bonds.....	6	84,000 00	Var.	95,885 00	
Albany county bonds.....	4	42,000 00	Var.	43,200 00	
Kings county bonds.....	3½	100,000 00	100	100,000 00	
Morroe county bonds.....	Var.	100,000 00	100	100,000 00	
Richmond county bonds.....	Var.	225,000 00	Var.	225,170 00	
Saratoga county bonds.....	Var.	175,000 00	Var.	180,650 00	
Ulster county bonds.....	3	75,000 00	100	75,000 00	
Albany city bonds.....	3	50,000 00	100	50,000 00	
Amsterdam city bonds.....	3	50,000 00	100	50,000 00	
Blghamton city bonds.....	3½	80,000 00	100	80,000 00	
Boston city bonds.....	4	200,000 00	Var.	215,000 00	
Buffalo city bonds.....	Var.	816,000 00	Var.	837,860 00	
Elmira city bonds.....	Var.	270,500 00	100	270,500 00	
Lockport city bonds.....	3½	26,000 00	100	26,000 00	
Newburgh city bonds.....	4	15,000 00	110	16,500 00	
Poughkeepsie city bonds.....	Var.	108,500 00	Var.	118,090 00	
Rochester city bonds.....	Var.	825,000 00	Var.	823,180 00	
Schenectady city bonds.....	3	43,000 00	100	43,000 00	
Syracuse city bonds.....	3½	235,000 00	100	235,000 00	
Troy city bonds.....	5	5,000 00	103	5,100 00	
Watertown city bonds.....	3	35,000 00	100	35,000 00	
Yonkers city bonds.....	Var.	300,900 00	Var.	308,270 00	
New York city bonds.....	Var.	6,497,000 00	Var.	7,426,887 00	
Brooklyn city bonds.....	Var.	1,417,500 00	Var.	5,145,105 00	
					\$25,612,387 00

REPORT ON SAVINGS BANKS.

EMIGRANT INDUSTRIAL SAVINGS BANK—(Continued).

ASSETS.	Rate of interest	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Banking house and lot.....	\$500,000 00
Foreclosed mortgages.....	59,121 57
Cash deposited.....	911,445 79
Interest accrued.....	635,000 45
					\$50,304,780 81
LIABILITIES.					
Due depositors.....	\$42,712,933 66	
Interest accrued.....	539,048 06	
					43,251,981 72
Surplus.....	\$7,062,808 09

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4½	\$25,586,875 00	\$1,151,409 37	
Bond investments.....	3	2,791,500 00	83,745 00	
Bond investments.....	3½	58,000 00	1,885 00	
Bond investments.....	3½	3,251,000 00	118,785 00	
Bond investments.....	3.65	295,000 00	10,767 50	
Bond investments.....	4	3,856,000 00	134,240 00	
Bond investments.....	4½	210,000 00	9,000 00	
Bond investments.....	5	2,178,700 00	108,435 00	
Bond investments.....	6	4,817,700 00	289,062 00	
Bond investments.....	7	3,379,600 00	236,572 00	
Cash deposited.....	2	444,485 92	8,897 71	
				\$2,148,298 58
Rents.....	.....	.....	.....	36,450 00
				\$2,184,748 58
CHARGES.				
Interest to depositors.....	.....	.....	\$1,487,947 75	
Salaries.....	.....	.....	79,630 00	
Taxes, repairs and insurance.....	.....	.....	9,500 00	
Legal expenses.....	.....	.....	300 00	
Printing, advertising, etc.....	.....	.....	4,500 00	
Sundry expenses.....	.....	.....	24,095 00	
				1,605,962 75
Excess of income.....	.....	.....	.....	\$578,885 83

FRANKLIN SAVINGS BANK, NEW YORK CITY.

[Examined August 9, 1894.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.	.....	.....	.....	\$2,900,000 00
United States bonds.....	4	\$250,000 00	114	\$285,000 00	
Massachusetts State bonds.....	3½	101,000 00	107	107,000 00	
Missouri State bonds.....	3½	100,000 00	103	103,000 00	
Minnesota State bonds.....	3½	7,000 00	101	7,070 00	
New York city bonds.....	Var.	594,900 01	Var.	701,430 50	
Brooklyn city bonds.....	Var.	206,000 00	Var.	411,130 00	
Rochester city bonds.....	Var.	261,000 00	Var.	285,000 00	
Jamestown city bonds.....	4	50,000 00	109	54,500 00	
Poughkeepsie city bonds.....	3	20,000 00	95	19,000 00	
Albany city bonds.....	Var.	51,000 00	Var.	51,100 00	

EXAMINATIONS.

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FRANKLIN SAVINGS BANK, NEW YORK CITY — (Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Albany city bonds	7	\$7,000 00	Var.	\$8,020 00	
Yonkers city bonds.....	4	67,000 00	Var.	69,770 00	
Cohoes city bonds	4	9,000 00	69	9,810 00	
Troy city bonds.....	4½	2,000 00	104	2,040 00	
Amsterdam city bonds	8	25,000 00	95	23,750 00	
Buffalo city bonds.....	8½	275,000 00	100	275,000 00	
Elmira city bonds	Var.	16,500 00	Var.	57,640 00	
Mount Vernon city bonds.....	Var.	40,000 00	Var.	42,450 00	
Newburgh city bonds....	4	22,000 00	107	23,540 00	
Providence city bonds	4	50,000 00	109	54,500 00	
Long Island City bonds.....	Var.	58,000 00	Var.	66 88 00	
St. Louis city bonds	4	100,000 00	107	107,000 00	
New York county bonds.	Var.	415,000 00	Var.	485,200 00	
Albany county bonds	4	30,000 00	106	31,800 00	
Richmond county bonds.....	8½	45,000 00	100	45,000 00	
					\$3,326,230 50
Call loans.....	.....	.....	.....	.....	15,500 00
Real estate banking house.....	.....	.....	.....	.....	150,000 00
Cash deposited in banks.....	.....	.....	.....	\$510,277 60	
Cash on hand.....	.....	.....	.....	29,857 65	
					540,135 25
Interest accrued.....	.....	.....	.....	.....	35,706 90
Rents .....	.....	.....	.....	.....	72 00
					\$7,037,684 65
LIABILITIES.					
Due depositors. ....	.....	.....	.....	\$6,200,178 75	
Interest accrued.....	.....	.....	.....	20,596 89	
					6,220,770 14
Surplus .....	.....	.....	.....	.....	\$796,864 51

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest	Amount at par.	Revenue.	Totals.
Bonds and mortgages	4½	\$1,861,500 00	\$83,767 50	
Bonds and mortgages	5	1,097,500 00	54,875 00	
Bonds and mortgages	6	1,000 00	60 00	
Bond investments	8	45,000 00	1,850 00	
Bond investments	8½	705,000 00	24,675 00	
Bond investments	4	731,500 00	29,260 00	
Bond investments	4½	43,000 00	1,957 50	
Bond investments	5	65,000 00	3,250 00	
Bond investments	6	656,500 00	39,390 00	
Bond investments	7	664,900 00	46,548 00	
Call loans.....	4	300 00	12 00	
Call loans.....	8½	15,000 00	582 00	
Cash deposited	2	423,197 51	8,463 95	
Cash deposited	8	25,000 00	750 00	
				\$294,866 95
Rents .....	.....	.....	.....	8,579 00
				\$258,464 95
CHARGES.				
Interest to depositors .....	.....	.....	\$195,128 76	
Salaries .....	.....	.....	22,800 00	
Taxes, repairs and insurance.....	.....	.....	2,481 59	
Printing, advertising, etc .....	.....	.....	1,436 45	
Fuel, light and attendance.....	.....	.....	455 46	
Other expenses.....	.....	.....	1,909 15	
				224,206 41
Excess of income.....	.....	.....	.....	\$74,168 54

FULTON COUNTY SAVINGS BANK, JOHNSTOWN.

[Examined June 25, 1894.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5-8	.....	.....	.....	\$36,300 00
District of Columbia bonds....	7	\$1,000 00	123	\$1,230 00	
Dakota Territory bonds.....	4	2,000 00	107	2,140 00	
Johnstown village bonds	6	500 00	123 1/2	617 50	
Port Henry village bonds.....	4 1/2	14,000 00	110	15,400 00	
					19,277 50
Cash on hand .....	.....	.....	.....	\$404 11	
Cash deposited in bank .....	.....	.....	.....	4,928 45	5,332 56
Interest accrued on bonds and mortgages .....	.....	.....	.....	\$640 73	
Less over one year in arrears..	.....	.....	.....	96 30	
					544 43
Interest accrued on stocks.....	.....	.....	.....	.....	110 16
					\$61,084 75
LIABILITIES.					
Due depositors .....	.....	.....	.....	\$58,585 83	
Interest accrued.....	.....	.....	.....	219 73	
					58,805 56
Surplus .....	.....	.....	.....	.....	\$2,279 19

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of Interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	5	\$26,000 00	\$1,300 00	
Bonds and mortgages	6	\$10,300 00		
Less over one year in arrears.....	.....	1,300 00		
	6	\$9,000 00	540 00	
Stock investments.....	4	2,000 00	80 00	
Stock investments	4 1/2	14,000 00	680 00	
Stock investments.....	6	500 00	30 00	
Stock investments.....	7	1,000 00	70 00	
				\$2,650 00
CHARGES.				
Interest to depositors.....	.....	.....	\$1,464 65	
Printing, advertising, etc.....	.....	.....	122 24	
				1,586 89
Excess of income.....	.....	.....	.....	\$1,063 11

FULTON SAVINGS BANK, FULTON.

[Examined November 12, 1894.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var	.....	.....	.....	\$373,120 25
Oswego city bonds.....	7	\$900 00	103 1/2	\$937 00	
Arcadia town bonds	7	4,500 00	117	5,265 00	
Corning town bonds	7	4,000 00	121 3/4	4,870 00	
Cortlandville town bonds.....	5	3,500 00	114 3/4	4,016 25	
Geneva town bonds (in default)	7	2,400 00	.....	.....
Oswego town bonds.....	7	100 00	106	106 00	
Ovid town bonds.....	7	1,500 00	119 1/2	1,792 50	

FULTON SAVINGS BANK, FULTON—(Continued).

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
appel town bonds.....	Var.	\$20,000 00	Var.	\$22,700 00	
own bonds	Var.	18,000 00	Var.	20,446 25	
town bonds.....	7	100 00	119 1/2	119 50	
town bonds	4	3,000 00	Var.	3,065 00	
town bonds	5	1,500 00	101	1,515 00	
urg town bonds.....	5	10,000 00	114	11,400 00	
ason town bonds.....	7	500 00	108	515 00	
t town bonds	5	17,500 00	Var.	19,876 25	
onawanda village b'ds.	5	10,000 00	118 1/2	11,850 00	
r village bonds	7	9,500 00	124	11,780 00	
ans.....	6	.....	.....	.....	\$119,023 75
ontracts	6	.....	.....	.....	8,250 00
a hand .....	.....	.....	.....	\$807 03	1,501 59
eposited in banks and companies .....	.....	.....	.....	60,153 50	
g house and lot.....	Cost.	8,774 00	.....	Est'd value..	60,960 53
real estate.....	.....	3,445 60	.....	Est'd value..	8,750 00
ire and saf.....	.....	.....	.....	.....	2,400 00
ecrued .....	.....	.....	.....	.....	1,000 00
t accrued on bonds and gages .....	.....	9,104 02	.....	.....	70 05
er one year in arrears..	.....	2,840 56	.....	.....
t accrued on stocks.....	.....	.....	.....	\$6,763 46	
t accrued on call loans..	.....	.....	.....	1,296 01	
t accrued on land con-	.....	.....	.....	43 60	
s .....	.....	.....	.....	33 04	
t accrued on deposits in s, etc.....	.....	Estimated...	.....	701 48	8,836 59
					\$478,923 83
LIABILITIES.					
positors.....	.....	.....	.....	\$485,485 83	
t accrued.....	.....	.....	.....	5,953 84	
s accrued.....	.....	.....	.....	69 44	441,506 10
plus .....	.....	.....	.....	.....	\$37,414 73

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
and mortgages	5	\$20,000 00	\$1,000 00	
and mortgages	5 1/2	4,900 00	373 50	
and mortgages	6	\$248,230 32		
er one year in arrears	20,180 00		
investments.....	6	\$228,050 32	13,683 03	
investments.....	4	3,000 00	120 00	
investments.....	5	69,500 00	3,475 00	
investments.....	7	31,400 00	2,198 00	
a town bonds in default.....	7	4,000 00	.....
ans.....	6	3,250 00	195 00	
ontracts	6	1,501 59	90 10	
eposited	3	14,792 27	443 77	
eposited	4	45,361 23	1,814 45	
.....	\$33,323 84
.....	335 00
				\$33,617 84

FULTON SAVINGS BANK, FULTON—(Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
CHARGES.				
Interest to depositors.....	\$16,234 91	
Salaries.....	2,500 00	
Taxes, repairs and insurance on banking house.....	306 71	
Taxes, repairs and insurance on other real estate.....	41 94	
Printing, advertising, etc.....	60 00	
Fuel, lights, etc.....	20 00	
Other expenses.....	90 00	\$19,253 56
Excess of income.....	\$4,364 56

GERMAN SAVINGS BANK, NEW YORK CITY.

[Examined August 29, 1894.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.	.....	.....	.....	\$17,166,654 00
United States bonds.....	Var.	\$2,939,000 00	Var.	\$3,319,540 00	
Colorado State bonds.....	4	300,000 00	106	318,000 00	
Indiana State bonds.....	Var.	1,200,000 00	100	1,200,000 00	
Maryland State bonds.....	Var.	1,592,000 00	100	1,592,000 00	
Massachusetts State bonds.....	Var.	891,709 00	Var.	915,788 71	
Minnesota State bonds.....	3½	680,000 00	100	680,000 00	
Missouri State bonds.....	Var.	961,000 00	Var.	967,825 00	
New Jersey State bonds.....	6	131,000 00	Var.	144 690 00	
Ohio State bonds.....	3	225,000 00	100	225,000 00	
South Carolina State bonds.....	4½	500,000 00	11½	575,000 00	
Texas State bonds.....	Var.	420,900 00	Var.	419,571 50	
Boston city bonds.....	Var.	400,000 00	Var.	408,150 00	
Buffalo city bonds.....	3½	664,151 93	100	664,154 93	
Cleveland city bonds.....	5	252,000 00	Var.	257,325 00	
New York city bonds.....	Var.	355,000 00	Var.	381,487 50	
Providence city bonds.....	5	48,700 00	101½	49,480 50	
St. Louis city bonds.....	4	340,701 00	Var.	367,716 50	
Syracuse city bonds.....	3½	100,000 00	100	100,000 00	12,665,649 73
Call loans.....	.....	.....	.....	.....	60,000 00
Cash on hand.....	.....	.....	.....	\$791,795 21	
Cash deposited in banks and trust companies.....	.....	.....	.....	2,663,193 50	
Banking house and lot.....	Cost.	584,458 78	.....	Estim'd value.	3,454,988 30
Other real estate (building lots for new banking house).....	Cost.	\$50,000 00	.....	Estim'd value.	325,000 00
Interest accrued on bonds and mortgages.....	.....	\$328,957 02	.....	
Less over one year in arrears ..	.....	550 56	.....	
Interest accrued on stocks.....	.....	.....	.....	\$328,376 46	
Interest accrued on call loans ..	.....	.....	.....	81,959 78	
Interest accrued on deposits in banks or trust companies.....	.....	.....	.....	330 27	
Rent accrued.....	.....	.....	.....	5,760 48	416,486 30
					1,341 48
					\$34,343,100 94
LIABILITIES.					
Due depositors.....	.....	.....	.....	\$30,934,688 26	
Interest accrued.....	.....	.....	.....	182,212 17	
Salaries accrued.....	.....	.....	.....	2,923 23	
Expenses accrued (taxes).....	.....	.....	.....	3,523 48	
					81,123,367 14
Surplus.....	.....	.....	.....	.....	\$3,218,813 80

GERMAN SAVINGS BANK, NEW YORK CITY—(Continued).
ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Is and mortgages	4½	\$192,000 00	\$8,640 00	.....
Is and mortgages	5	\$16,969,954 00		
over one year in arrears .....	.....	10,000 00		
	5	\$16,959,954 00	847,997 70	
Is and mortgages	6	6,700 00	402 00	
k investments.....	8	2,867,000 00	86,010 00	
k investments.....	8½	2,994,154 93	104,795 42	
k investments.....	8.05	100,000 00	8,650 00	
k investments.....	4	8,070,701 00	122,828 04	
k investments.....	4½	500,000 00	22,500 00	
k investments.....	5	1,156,809 00	57,815 45	
k investments.....	6	581,000 00	58,860 00	
k investments.....	7	282,000 00	28,240 00	
loans.....	3	85,000 00	1,050 00	
loans.....	4	25,000 00	1,000 00	
deposited.....	2	2,558,193 59	51,068 87	
deposited.....	2½	50,000 00	1,250 00	
deposited.....	3	50,000 00	1,500 00	
deposited.....	.....	10,000 00	.....
				\$1,822,602 48
				28,180 00
				\$1,420,782 48
CHARGES.				
rest to depositors .....	.....	.....	\$1,180,972 20	
les .....	.....	.....	60,197 00	
s, repairs and insurance ....	.....	.....	8,838 87	
ing, advertising, etc.....	.....	.....	8,215 08	
lights, etc.....	.....	.....	2,042 12	
r expenses.....	.....	.....	7,040 28	
				1,211,805 60
Excess of income.....	.....	.....	.....	\$208,976 88

GOSHEN SAVINGS BANK.
[Examined November 23, 1894.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
s and mortgages.....	5 and 6	.....	.....	.....	\$298,220 00
York city bonds.....	Var.	\$43,500 00	Var.	\$45,910 00	
lyn city bonds.....	Var.	40,000 00	Var.	45,300 00	
lo city bonds.....	Var.	20,000 00	Var.	20,800 00	
r county bonds.....	8	10,000 00	Var.	10,600 00	
ung county bonds.....	4	2,000 00	Var.	2,020 00	
ge county bonds.....	8½	14,000 00	101	14,140 00	
en village bonds.....	4	5,500 00	Var.	5,515 00	
heads village bonds.....	8½	8,000 00	100	8,000 00	
ngburgh vi lage bonds...	4	10,000 00	104	10,400 00	
linville village bonds....	4	12,000 00	102	12,210 00	
Troy village bonds.....	4	10,000 00	102	10,200 00	
wanda village bonds.....	4	10,000 00	102	10,200 00	
ipson town bonds.....	5	10,000 00	108	10,800 00	
ock town bonds.....	6	5,400 00	108	5,562 00	
r town bonds.....	4	4,000 00	100	4,000 00	
on town bonds.....	Var.	5,117 25	Var.	5,137 25	
ey town bonds.....	4	6,000 00	101	6,060 00	
gomery town bonds.....	7	1,000 00	101	1,010 00	
of Canandaigua school rict No. 1 bonds.....	4	5,000 00	100	5,000 00	

GOSHEN SAVINGS BANK — (Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Town of East Chester school district No. 5 bonds.....	4	\$10,500 00	101	\$10,605 00	\$250,399 35
Town of Little Valley and Mansfield school district No. 3 bds	4½	5,000 00	101	5,050 00	
Town of Goshen school district No. 8 bonds.....	4	7,000 00	Var.	7,110 00	
Demand loan	500 00
Cash on hand and deposited in banks and trust companies..	56,399 35
Interest accrued on bonds and mortgages	\$4,830 41	4,651 34
Less amount over one year in arrears.....	179 07	
Interest accrued on stocks.....	
Interest accrued on demand loans	26 25
Interest accrued on deposits in banks and trust companies.	151 67
Rent paid in advance	125 00
					\$615,071 32
LIABILITIES.					
Due depositors.....	\$591,608 18	600,397 79
Interest accrued	8,694 98	
Salaries accrued	99 59	
Surplus	\$14,678 00

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	5	\$287,720 00		
Less amount over one year in arrears.....	.....	4,000 00	
Bonds and mortgages	5	\$283,720 00	\$14,186 00	\$25,718 75
Stock investments.....	6	11,200 00	672 00	
Stock investments.....	3	30,000 00	900 00	
Stock investments.....	3½	57,000 00	1,595 00	
Stock investments.....	4	97,000 00	3,880 00	
Stock investments.....	4½	5,000 00	225 00	
Stock investments.....	5	20,000 00	1,000 00	
Stock investments.....	6	28,017 25	1,651 04	
Stock investments.....	7	2,000 00	140 00	
Call loan	6	500 00	30 00	
Cash deposited	2	50,485 76	1,009 71	
				\$25,718 75
CHARGES.				
Interest to depositors	\$21,899 81	24,077 18
Salaries.....	.....	.....	1,500 00
Rent.....	.....	.....	350 00
Printing, advertising, etc .....	.....	.....	72 84
Fuel, lights, etc .....	.....	.....	54 00
Other expenses.....	.....	.....	150 84
Excess of income.....	\$1,641 57

GREENWICH SAVINGS BANK, NEW YORK CITY.

[Examined August 7, 1894.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Mortgages	Var.	.....	.....	.....	\$11,839,300 00
U.S. bonds.....	Var.	\$5,198,000 09	Var.	\$5,847,955 00	
Columbia bonds....	3.65	190,000 00	110	209,880 00	
State bonds.....	Var.	272,000 00	110	272,000 00	
U.S. bonds.....	3	300,000 00	100	300,000 00	
U.S. bonds.....	3	400,000 00	100	400,000 00	
U.S. bonds.....	3	150,000 00	110	150,000 00	
U.S. state bonds....	Var.	2,046,416 15	Var.	2,059,819 28	
U.S. state bonds....	3 1/2	125,000 00	100	125,000 00	
U.S. state bonds....	3 1/2	250,000 00	100	250,000 00	
U.S. State bonds...	Var.	396,000 00	Var.	437,608 75	
U.S. bonds	3	250,000 00	100	250,000 00	
U.S. State bonds....	3 1/2	60,000 00	100	60,000 00	
U.S. state bonds....	3 1/2	295,000 00	100	295,000 00	
City bonds	4	89,000 00	Var.	41,557 50	
City bonds	Var.	495,000 00	Var.	524,625 00	
City bonds	Var.	250,000 00	100	250,000 00	
County bonds	4	20,000 00	105 3/4	21,150 00	
U.S. bonds	4	52,500 00	Var.	54,187 50	
City bonds	Var.	949,000 00	Var.	1,201,315 00	
U.S. bonds.....	6	112,000 00	Var.	148,920 00	
U.S. bonds.....	4	850,000 00	Var.	933,887 50	
City bonds.....	4	258,000 00	Var.	291,340 00	
U.S. bonds.....	Var.	220,000 00	Var.	241,500 00	
City bonds.....	Var.	128,000 00	Var.	139,000 00	
City bonds	Var.	2,420,200 00	Var.	2,668,318 00	
City bonds	4	350,000 00	111	389,500 00	
City bonds	3 1/2	100,000 00	100	100,000 00	
City bonds.....	4	202,933 05	Var.	218,671 31	
U.S. bonds	3 1/2	25,000 00	100	25,000 00	
City bonds.....	Var.	83,000 00	Var.	86,225 00	
U.S. bonds	4	211,760 83	Var.	229,218 11	18,188,677 90
.....	.....	.....	.....	\$212,068 77	
.....	.....	.....	.....	977,791 38	
.....	.....	.....	.....	.....	1,189,860 15
.....	Cost.	611,686 52	.....	Est'd value.	350,000 00
.....	.....	.....	.....	\$57,669 66	
.....	.....	.....	.....	96,095 24	
.....	.....	.....	.....	2,962 78	156,727 68
.....	.....	Estimated.	.....	.....
LIABILITIES.					\$31,724,565 78
.....	.....	.....	.....	\$27,436,174 21	
.....	.....	.....	.....	100,558 55	
.....	.....	.....	.....	871 26	
.....	.....	.....	.....	480 67	27,538,079 69
.....	.....	.....	.....	.....	\$4,186,486 04

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Mortgages	4	\$450,000 00	\$18,000 00	
Mortgages	4 1/2	9,579,650 00	431,084 50	
Mortgages	5	1,804,150 00	90,207 50	
Mortgages	6	5,500 00	330 00	
Dividends.....	8	2,293,000 00	68,790 00	
Dividends.....	3 1/2	2,230,000 00	78,050 00	
Dividends.....	3.65	190,800 00	6,944 20	

GREENWICH SAVINGS BANK, NEW YORK CITY — (Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Stock investments.....	4	\$6,462,193 88	\$253,487 76	\$1,303,263 (
Stock investments.....	5	1,008,9 6 15	50,445 81	
Stock investments.....	6	3,0 9,700 00	181,182 00	
Stock investments.....	7	1,445,000 00	101,150 00	
Cash deposited	1½	105,083 02	1,576 25	
Cash deposited	2	725,000 00	14,500 00	
Cash deposited	2½	100,000 00	2,500 00	
Cash deposited .....	.....	47,708 36	.....
CHARGES.				1,078,611 9
Interest to depositors .....	.....	.....	\$1,005,533 78
Salaries.....	.....	.....	52,276 00
Taxes, repairs and insurance on banking house.....	.....	.....	9,000 00
Legal expenses.....	.....	.....	250 00
Printing, advertising, etc.....	.....	.....	2,700 00
Fuel, lights, etc.....	.....	.....	2,150 00
Other expenses.....	.....	.....	6,700 00
Excess of income.....	\$224,656 1

HARLEM SAVINGS BANK, NEW YORK CITY.

[Examined July 5, 1894.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5 & 6	\$3,064,904 9
United States bonds	Var.	\$173,100 00	Var.	\$201,821 25	
Texas State bonds	7	26,000 00	130¼	33,865 00	
Niagara county bonds	4	58,600 00	Var.	59,915 00	
Richmond county bonds.....	Var.	140,000 00	Var.	143,200 00	
Ulster county bonds.....	4	20,000 00	101½	30,450 00	
Amsterdam city bonds.....	3	90,000 00	100	90,000 00	
Brooklyn city bonds	Var.	330,000 00	Var.	500,575 00	
Buffalo city bonds	7	182,000 00	Var.	182,050 00	
Long Island City bonds.....	Var.	163,500 00	Var.	188,518 75	
Middletown city bonds	3½	75,000 00	100	75,000 00	
New York city and towns of Morrisania and West Farms bonds	Var.	164,000 00	Var.	206,876 25	
Oswego city bonds.....	7	4,500 00	103¼	4,657 50	
Yonkers city bonds	7	3,000 00	113¾	3,982 50	
Deer Park town bonds.....	7	28,000 00	114¼	31,990 00	
Newtown town bonds.....	Var.	81,000 00	Var.	85,260 00	
New Rochelle town bonds	4	33,000 00	10¾	38,665 00	
Plattsburgh town bonds.....	7	7,500 00	119½	8,962 50	
Westchester town bonds.....	Var.	64,334 27	100	64,334 27	
Catskill village bonds.....	4	14,000 00	103	14,420 00	
Corning village bonds.....	4	40,000 00	102¼	40,900 00	
East Chester village bonds.....	5	5,000 00	103¼	5,162 50	
Flushing village bonds.....	Var.	38,000 00	Var.	41,570 00	
Mechanicville village bonds....	4	35,000 00	103¼	36,137 50	
Mount Vernon village bonds...	4	15,000 00	102¾	15,412 50	
New Rochelle village bonds....	4	50,000 00	103¼	51,625 00	
Port Chester village bonds.....	4	20,500 00	101	20,705 00	
South Mt. Vernon village bds..	4½	21,800 00	110¼	24,034 50	
Suspension Bridge village bds..	5	20,000 00	111	22,200 00	
Saratoga Springs village bonds	5	15,000 00	112	16,800 00	
Tarrytown village bonds.....	4	25,000 00	101½	25,375 00	
Ticonderoga village bonds.....	4	75,000 00	102¼	76,657 50	
West Troy village bonds.....	4	40,000 00	102¼	40,900 00	
Williamsbridge village bonds...	4	10,000 00	102½	10,250 00	
Batavia town school district No. 2 bonds.....	4½	34,500 00	105¼	36,311 25	

HARLEM SAVINGS BANK, NEW YORK CITY — (Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
East Chester town school district No. 4 bonds.....	7	\$5,000 00	108	\$5,150 00	\$2,463,595 27
Flushing town school district No. 3 bonds	5	3,500 00	106¼	3,718 75	
Mamaroneck town school district No. 1 bonds.....	4½	25,000 00	103¼	25,812 75	
Banking house and lot.....	Cost.	128,289 81	.....	Est'd value.	110,800 00
Other real estate.....	Cost.	3,500 00	.....	Est'd value.	3,500 00
Cash on hand .....	.....	.....	.....	\$69,759 90	569,456 09
Cash deposited in banks and trust companies.....	.....	.....	.....	499,696 19	
Interest accrued on bonds and mortgages .....	.....	.....	.....	\$14,890 98	
Interest accrued on stocks and bonds .....	.....	.....	.....	32,081 83	
Interest accrued on deposits in banks and trust companies..	.....	Estimated.	.....	3,689 53	
Rent accrued .....	.....	.....	.....	.....	50,162 34
					44 40
LIABILITIES.					\$6,262,463 05
Due depositors.....	.....	.....	.....	\$5,794,533 96	5,798,442 60
Due depositors additional to account 18969 .....	.....	.....	.....	1,495 00	
Interest accrued.....	.....	.....	.....	2,185 84	
Salaries accrued .....	.....	.....	.....	227 80	
Surplus .....	.....	.....	.....	.....	\$464,090 45

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest	Amount at par.	Revenue.	Totals.
Bonds and mortgages	5	\$3,048,104 95	\$152,405 25	\$270,551 57
Bonds and mortgages	6	16,800 00	1,008 00	
Stock investments.....	8	90,000 00	2,700 00	
Stock investments.....	3¼	60,000 00	1,950 00	
Stock investments.....	3½	175,000 00	6,125 00	
Stock investments.....	4	612,934 27	24,517 37	
Stock investments.....	4½	123,800 00	5,571 00	
Stock investments.....	5	265,500 00	13,275 00	
Stock investments.....	5½	40,000 00	2,200 00	
Stock investments.....	6	101,000 00	6,060 00	
Stock investments.....	7	632,000 00	44,240 00	
Cash deposited	2	449,093 30	8,981 86	
Cash deposited	3	50,604 89	1,518 09	
Rents	\$270,551 57
				2,970 00
CHARGES.				
Interest to depositors.....	\$196,724 43	223,229 80
Salaries .....	.....	.....	21,900 00
Taxes, repairs and insurance on banking house .....	.....	.....	1,079 38
Printing, advertising, etc.....	.....	.....	1,276 78
Fuel, lights, etc.....	.....	.....	625 07
Other expenses.....	.....	.....	1,624 14
Excess of income.....	\$50,291 77

REPORT ON SAVINGS BANKS.

HOME SAVINGS BANK, ALBANY.

(Examined May 28, 1904.)

ASSETS.	Rate of Interest	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.	.....	.....	.....	\$653,361 29
Missouri State bonds	5	\$2,500 00	102½	\$2,550 00	
Colorado State warrants	5	15,298 41	100	15,298 41	
Albany city bonds	Var	9,000 00	Var	10,111 50	
Buffalo city bonds	3½	57,477 00	100	57,477 00	
Buffalo city warrants.....	5	40,671 67	100	40,671 67	
Cleveland city bonds	5	20,000 00	104½	20,900 00	
Detroit city bonds	4	5,000 00	101½	5,125 00	
Jam-stown city bonds	5	5,000 00	00	5,000 00	
Long Island City bonds.....	Var	31,590 00	Var.	41,241 75	
St. Louis city bonds	Var	10,000 00	Var	10,125 00	
Davenport town bonds	4	4,500 00	100½	4,522 50	
Flatbush town bonds	4	15,000 00	Var	15,165 00	
Salamanca town bonds	5	10,000 00	104½	10,450 00	
Saratoga town bonds	4	2,500 00	101½	2,543 75	
Seneca Falls town bonds	5	12,000 00	112½	13,470 00	
Canastota village bonds	4	10,000 00	101½	10,175 00	
Cortland village bonds, school district ..	3 70	5,000 00	100	5,000 00	
East Randolph village bonds ..	4	4,000 00	102½	4,100 00	
Franklinville village bonds....	4	10,000 00	Var	10,080 00	
Greenbush village bonds	4	20,000 00	102½	20,750 00	
Little Valley village bonds	4	12,000 00	102	12,750 00	
Mechanicville village bonds	4	23,000 00	102½	23,575 00	
New Berlin village bonds	4	5,000 00	102	5,100 00	
North Tonawanda village bonds ..	5	4,950 00	115	5,692 50	
Olean village bonds	5	8,000 00	100	8,000 00	
Port Henry village bonds	4½	15,000 00	101½	15,225 00	
Tonawanda village bonds	5	15,000 00	106	15,900 00	
Waterford village bonds.....	5	4,000 00	101½	4,060 00	
West Troy village bonds	4	25,000 00	Var.	25,120 00	
Whitehall village bonds	4	15,000 00	101½	15,225 00	
Long Lake town school district bonds.....	6	1,500 00	104	1,560 00	
Newton town school district bonds	5	12,000 00	Var.	12,125 00	
Plattsburgh town school district bonds	4	2,000 00	101	2,020 00	
Call loans.....	Var	.....	.....	.....	462,930 54
Cash on hand.....	.....	.....	.....	\$2,062 28	17,000 00
Cash deposited in banks. ....	.....	.....	.....	105,732 61	
Furniture and fixtures....	.....	.....	.....	.....	107,795 79
Interest accrued on bonds and mortgages ..	.....	.....	.....	.....	800 00
Loss over one year in arrears..	.....	.....	.....	.....	\$1,242,327 07
Interest accrued on stocks.....	.....	.....	.....	\$14,009 80	
Interest accrued on call loans..	.....	.....	.....	6,511 99	
Interest accrued on warrants...	.....	.....	.....	80 50	
Interest accrued on deposits in banks .....	.....	.....	.....	7,231 12	
.....	.....	Estimated	.....	410 20	
LIABILITIES					22,000 12
Due depositors .....	.....	.....	.....	\$1,182,086 55	\$1,271,289 19
Interest accrued .....	.....	.....	.....	15,722 86	
Salaries accrued .....	.....	.....	.....	245 55	
Rent accrued.....	.....	.....	.....	86 25	
Advertising, etc.....	.....	.....	.....	66 93	
Surplus .....	.....	.....	.....	.....	1,220,213 54
					\$71,175 00

HOME SAVINGS BANK, ALBANY — (Continued).

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
nd mortgages	4	\$968 42		
or one year in arrears .....	.....	68 42		
	4	\$900 00	\$36 00	
nd mortgages	4½	25,000 00	1,125 00	
nd mortgages	5	\$457,617 08		
or one year in arrears .....	.....	905 28		
	5	\$456,711 75	22,835 59	
nd mortgages	6	170,406 00	10,224 36	
vestments.....	3½	62,477 00	2,186 69	
vestments.....	3.70	6,000 00	222 00	
vestments.....	4	168,500 00	6,740 00	
vestments.....	4½	25,000 00	1,125 00	
vestments.....	5	71,600 00	3,580 00	
vestments.....	6	39,450 00	2,367 00	
vestments.....	7	14,500 00	1,016 00	
n.....	5	16,000 00	800 00	
n.....	6	1,000 00	60 00	
nd city warrants	5	40,671 67	2,083 58	
nd city warrants	6	15,258 41	917 90	
posited in banks.....	2	70,733 61	1,414 67	
posited in banks.....	3	25,000 00	750 00	
posited in banks.....	4	10,000 00	400 00	
				\$57,832 79
CHARGES.				
to depositors .....	.....	.....	\$40,970 29	
.....	.....	.....	3,400 00	
.....	.....	.....	1,150 00	
, advertising, etc.....	.....	.....	888 08	
hts, etc .....	.....	.....	81 40	
xpenses.....	.....	.....	617 10	
				46,006 83
ss of income.....	.....	.....	.....	\$11,225 97

UTION FOR THE SAVINGS OF MERCHANTS' CLERKS, NEW YORK CITY.

[Examined June 25, 1894.]

ASSETS.	Rate of interest	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
nd mortgages.....	Var.	.....	.....	.....	\$3,846 200 00
states bonds.....	4	\$700,000 00	118¼	\$794,500 00	
states bonds.....	5	100,000 00	118½	118,500 00	
tate bonds.....	3	105,000 00	100	105,000 00	
ussetts State bonds	Var.	528,000 00	Var.	528,045 00	
cut State bonds.	3	110,000 00	100	110,000 00	
d State bonds	Var.	200,000 00	Var.	203,000 00	
k city bonds	Var.	307,200 00	Var.	320,520 50	
untly bonds.....	4	476,000 00	104¼	496,230 00	
					2,675,795 50
hand and deposited....	.....	.....	.....	.....	329,988 48
te, banking house and ..	.....	.....	.....	Est'd value.	125,000 00
and rent accrued .....	.....	.....	.....	.....	77,732 33
					\$7,054,666 26
LIABILITIES					
stitors.....	.....	.....	.....	\$6,067,897 75	
accrued.....	.....	.....	.....	109,745 97	
and expenses accrued.	.....	.....	.....	1,826 00	
					6,179,469 72
lus .....	.....	.....	.....	.....	\$375,196 54

INSTITUTION FOR THE SAVINGS OF MERCHANTS, ETC. — (Continued).
ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest	Amount at par.	Revenue.	Totals.
Bonds and mortgages	4	\$415,500 00	\$16,620 00	
Bonds and mortgages	4½	3,142,200 00	141,399 00	
Bonds and mortgages	5	228,000 00	14,400 00	
Bonds and mortgages	6	500 00	30 00	
Bond investments	3	1,040,000 00	31,200 00	
Bond investments	3½	15,000 00	525 00	
Bond investments	3.65	100,000 00	3,650 00	
Bond investments	4	1,176,000 00	47,040 00	
Bond investments	5	187,700 00	6,885 00	
Bond investments	6	40,000 00	2,400 00	
Bond investments	7	17,500 00	1,225 00	
Cash deposited	2	306,639 21	6,132 78	
Annual rent				\$271,506 78 5,200 00
CHARGES.				\$276,706 78
Interest to depositors			\$227,060 78	
Salaries			23,700 00	
Taxes, repairs and insurance			3,281 77	
Printing, advertising, fuel, etc			1,629 32	
Other expenses			1,145 51	
Excess of income				256,817 32
				\$19,800 46

ITHACA SAVINGS BANK.
[Examined February 19, 1895.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	5 & 6				\$321,200 00
United States bonds	4 & 6	\$190,000 00	Var	\$207,700 00	
North Dakota State bonds	5	19,051 58	100	19,051 58	
Idaho State bonds	6	14,000 00	Var.	15,000 00	
New York city bonds	Var.	10,000 00	Var.	11,023 30	
Ithaca city bonds	4	14,835 18	100	14,835 18	
Buffalo city bonds	3½	19,779 90	Var.	19,198 06	
Detroit city bonds	4	25,000 00	100	25,000 00	
Seneca town bonds	7	5,200 00	Var.	5,668 58	
Ithaca town bonds	Var.	46,000 00	Var.	50,944 41	
Covert town bonds	7	8,600 00	117	10,063 72	
Newfield town bonds	7	14,500 00	115	24,096 88	
Ovid town bonds	7	5,500 00	115		
Ulysses town bonds	7	500 00	115		
Hartford town bonds	7	100 00	100	100 00	
Enfield town bonds	7	1,500 00	115	1,737 90	
Groton town bonds	7	300 00	113	907 76	
Erin town bonds	7	500 00	113		
Eden town bonds	5	2,000 00	103	2,062 00	
Van Etten town bonds	5	9,500 00	Var.	9,899 70	
Elko town bonds	5	7,000 00	106	7,423 50	
Pot-dam village bonds	4	21,000 00	100	21,000 00	
Ithaca village bonds	7	18,000 00	114	20,532 60	
Waverly village bonds	4	15,000 00	100	15,000 00	
Ithaca school district bonds ...	4	15,000 00	100	15,000 00	
Ludlowville school district bds	6	3,000 00	109	3,298 70	
Supervisors of Tompkins					
county note	5	2,800 00	100	2,800 00	
Call loan					\$91,910 86 200 00
Banking house and lot, furniture					
and fixtures	Cost.	63,500 00		Est'd value.	60,000 00
Cash					125,296 97
Interest accrued					12,264 24
Rents accrued					400 00
					\$2,200,000 00

ITHACA SAVINGS BANK — (Continued).

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
LIABILITIES.					
Due depositors.....	\$1,047,147 01	\$1,051,830 81
Interest accrued.....	8,815 80	
Salaries accrued.....	808 00	
Expenses accrued.....	50 00	
Surplus	\$171,810 86

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of Interest	Amount at par.	Revenue.	Totals.
Bonds and mortgages	5	\$478,930 00	\$23,946 10	\$57,361 61
Bonds and mortgages	6	42,300 00	2,538 00	
Stock investments.....	8½	19,779 00	692 26	
Stock investments.....	4	221,385 18	8,933 41	
Stock investments	5	59,851 58	2,967 58	
Stock investments.....	6	81,000 00	5,040 00	
Stock investments.....	7	82,000 00	5,740 00	
Call loan.....	6	250 00	15 00	
Cash deposited.....	2	15,510 12	810 20	
Cash deposited.....	3	116,788 57	3,508 66	
Rents.....	.....	.....	3,675 00
CHARGES.				88,478 88
Interest to depositors .....	.....	.....	\$23,618 53
Salaries .....	.....	.....	5,550 00
Taxes, repairs and insurance .....	.....	.....	1,769 98
Other expenses.....	.....	.....	2,504 87
Excess of income	\$18,888 23

JAMAICA SAVINGS BANK.

[Examined October 9, 1894.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5	\$120,000 00	\$11,400 00	\$405,798 85
Bonds and mortgages.....	5½	33,000 00			
Bonds and mortgages.....	6	252,298 85			
United States bonds	4	10,000 00			
District of Columbia bonds....	3.65	10,000 00			
Missouri State bonds.....	2½	10,000 00			
Brooklyn city bonds	6	5,000 00			
Queens county bonds	Var.	271,500 00			
Flushing village bonds.....	4	28,000 00			
Gravesend town bonds.....	Var.	45,000 00			
Flatbush town bonds	4	15,000 00	01	15,150 00	511,980 00
Oyster Bay town bonds.....	4	36,000 00	101	36,360 00	
Jamaica town bonds	4	10,000 00	101	10,100 00	
Hempstead town bonds.....	4	20,000 00	102	20,400 00	
Oyster Bay school district bds..	4	5,000 00	100	5,000 00	
North Hempstead school district bonds.....	5	1,600 00	100	1,600 00	
Babylon school district bonds..	4	34,500 00	102	35,190 00	

JAMAICA SAVINGS BANK — (Continued).

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Cash on hand	\$11,121 06			
Cash deposited in banks and trust companies.....	154,716 30			
Banking house and lot, furni- ture and fixtures.....	\$165,837 26
Rent accrued.....	10,961 74
Insurance premium paid on ac- count of bonds and mortgages.....	100 71
Interest accrued on bond and mortgage	\$11,348 69	.....	.....	43 75
Less amount now over one year in arrears	3,514 97			
Interest accrued on stocks.....	7,833 72
Interest accrued on deposits in banks or trust companies....	6,379 54
					1,061 57
LIABILITIES.					\$1,109,996 54
Due depositors	\$959,742 34	
Interest accrued	9,144 21	
Salaries accrued, etc.....	693 00	
					969,579 55
Surplus	\$140,416 99

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of Interest.	Amount at par.	Revenue	Totals.
Bonds and mortgages.....	5	\$120,500 00	\$6,025 00	
Bonds and mortgages.....	5½	\$33,000 00		
Less amount in arrears.....	.....	2,700 00		
	5½	\$30,300 00	1,666 50	
Bonds and mortgages.....	6	\$252,298 85		
Less amount over one year in arrears.....	.....	37,800 00		
	6	\$214,498 85	12,869 88	
Stock investments.....	3½	10,000 00	\$350 00	
Stock investments.....	3.65	10,000 00	365 00	
Stock investments.....	4	348,500 00	13,940 00	
Stock investments.....	4½	85,000 00	3,825 00	
Stock investments.....	5	43,100 00	2,155 00	
Stock investments.....	6	5,000 00	300 00	
				23,935 00
Cash deposited.....	2	76,485 88	\$1,529 70	
Cash deposited.....	3	77,802 39	2,334 00	
				3,863 70
Rent .....	.....	.....	.....	250 00
				\$45,610 14
CHARGES.				
Interest to depositors.....	.....	.....	\$33,495 10	
Salaries .....	.....	.....	3,610 00	
Other expenses. ....	.....	.....	800 00	
				37,895 10
Excess of income.....	.....	.....	.....	\$7,715 04

MECHANICS AND FARMERS' SAVINGS BANK, ALBANY.

[Examined June 1, 1894.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
mortgages.....	Var.	\$656,841 65
es bonds	4	\$67,000 00	114	\$76,380 00	
etts state bonds	3	25,000 00	100	25,000 00	
nty bonds	4	21,000 00	Var.	21,180 00	
' bonds	4	21,000 00	103 $\frac{1}{4}$	21,725 01	
ounty bonds	Var.	81,000 00	Var.	96 075 00	
county bonds	4	5,000 00	103	5,120 00	
' bonds	Var.	483,000 00	Var.	62 ,122 50	
y bonds.....	5	63,000 00	Var.	64,440 00	
bonds	Var.	56,000 00	Var.	59,287 50	
ty bonds	6	50,000 00	141	70,500 00	
' bonds	Var.	29,000 00	Var.	30,820 00	
ity bonds.....	5	25,000 00	111	27,750 00	
bonds	7	3,000 00	Var.	4,145 00	
' bonds	7	26,000 00	127 $\frac{1}{4}$	33,150 00	
' bonds.	7	2,000 00	111 $\frac{3}{4}$	2,235 00	
city bonds.....	4	18,000 00	107	19,260 00	
city bonds	Var.	56,100 00	Var.	66,145 50	
ie city bonds	7	2,000 00	Var.	2,692 50	
city bonds	4	25,000 00	111	27,750 00	
city bonds	7	26,000 00	Var.	33,875 00	
ty bonds	3.65	25,000 00	100	25,000 00	1,360,273 00
onds.....	6	2,000 00	102 $\frac{1}{4}$	2,050 00	
village bonds	3 $\frac{1}{2}$	25,000 00	100	25,000 00	164,197 01
ad .....	.....	.....	.....	\$857 00
ited in banks and panies.....	163,840 01	17,236 82
rued on bonds and s .....	.....	.....	.....	\$2,514 99
rued on stocks.....	18,245 78	\$2,196,048 43
rued on deposits in trust companies...	.....	Estimated.	.....	1,476 11
ABILITIES.					1,802,494 81
ors.....	.....	.....	.....	\$1,791,115 77
rued	11,045 21	\$895,554 17
ed .....	.....	.....	.....	333 83
.....	

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of Interest	Amount at par.	Revenue.	Totals.
mortgages.....	4	\$324,000 00	\$12,960 00	\$24,379 20
mortgages.....	4 $\frac{1}{2}$	190,000 00	8,550 00	
mortgages.....	5	187,291 65	6,864 58	
mortgages.....	6	5,050 00	303 00	
stments.....	3	25,000 00	750 00	
stments.....	3 $\frac{1}{2}$	92,000 00	3,220 00	
stments.....	3.65	25,000 00	912 50	
stments.....	4	259,000 00	10,360 00	
stments.....	5	99,000 00	4,950 00	
stments	6	298,000 00	17,880 00	
stments.....	7	338,100 00	23,667 00	
ted in bank.....	2 $\frac{1}{2}$	67,674 5	1,690 44	
ted in trust companies	3	95,722 56	2,871 68	

MECHANICS AND FARMERS' SAVINGS BANK, ALBANY — (Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
CHARGES.				
Interest to depositors	\$66,271 28	
Salaries	3,600 00	
Printing, advertising, etc.	153 50	
Other expenses	72 85	
Rent	2,000 00	
				\$72,097 63
Excess of income	\$22,881 57

METROPOLITAN SAVINGS BANK, NEW YORK CITY.

[Examined October 18, 1894.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	.....	.....	.....	\$2,360,700 00
District of Columbia bonds	3.65	\$130,000 00	113	\$146,900 00	
Massachusetts State bonds	Var.	570,000 00	Var.	591,400 00	
Missouri State bonds	6	3,000 00	101½	3,04 00	
Maryland State bonds	3	10,000 00	100	10,000 00	
Maine State bonds	3	50,000 00	100	50,000 00	
New Hampshire State bonds ..	6	3,000 00	Var.	3,49 00	
Albany city bonds	3	20,000 00	100	20,000 00	
New York city bonds	Var.	151,000 00	Var.	159,820 00	
Long Island City bonds	4½	30,000 00	Var.	32,400 00	
Syracuse city bonds	4	70,000 00	108	75,600 00	
Yonkers city bonds	Var.	115,000 00	Var.	123,300 00	
Schenectady city bonds	4	25,000 00	Var.	26,350 00	
Brooklyn city bonds	Var.	179,500 00	Var.	191,04 00	
Rochester city bonds	4	150,000 00	Var.	164,000 00	
Kings county bonds	Var.	180,000 00	Var.	180,840 00	
New York county bonds	7	75,000 00	7	80,250 00	
Niagara Falls city bonds	4	100,000 00	107	107,000 00	
					1,964,945 00
Call loans .....	.....	.....	.....	.....	6,560 00
Cash on hand .....	.....	15,849 25	.....	.....
Cash deposited in banks .....	.....	237,856 08	.....	.....
					238,705 33
Claims against Marine Bank, New York, failed .....	.....	\$24,049 02	.....	.....
Interest accrued .....	.....	.....	.....	.....	64,533 80
Real estate, banking house and lot .....	.....	243,364 71	.....	\$150,000 00	
Other real estate .....	.....	4,615 72	.....	3,000 00	
					153,000 00
Rent accrued .....	.....	.....	.....	.....	691 65
					\$4,804,185 79
LIABILITIES.					
Due depositors .....	.....	.....	.....	\$4,208,118 55	
Interest accrued .....	.....	.....	.....	46,700 15	
					4,254,818 70
Surplus .....	.....	.....	.....	.....	\$549,367 09

ETROPOLITAN SAVINGS BANK, NEW YORK CITY — (Continued).

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
nd mortgages	4½	\$559,700 00	\$25,186 50	
nd mortgages	5	1,789,560 00	89,478 00	
nd mortgages	6	11,500 00	690 00	
nd stock investments	3	430,000 00	12 900 00	
nd stock investments	3½	491,000 00	17,185 00	
nd stock investments	3.65	130,000 00	4,745 00	
nd stock investments	4	459,000 00	18,860 00	
nd stock investments	4½	80,000 00	1,850 00	
nd stock investments	5	85,000 00	4,250 00	
nd stock investments	6	37,500 00	2,250 00	
nd stock investments	7	199,000 00	13,930 00	
ns.	4	6,500 00	260 00	
posited	2	232,356 68	4,647 12	
				\$196,231 62
				3,000 00
				\$199,031 62
CHARGES.				
to depositors			\$157,122 73	
			19,400 00	
repairs and insurance			2,713 87	
; advertising, fuel, lights, etc.			2,000 00	
xpenses			1,725 00	
				182,961 60
ess of income				\$16,070 02

MIDDLETOWN SAVINGS BANK.

[Examined December 5, 1894]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE		Totals.
			Rate.	Amount	
nd mortgages	5 & 6	.....	.....	.....	\$460,240 76
States bonds	4	\$85,000 00	Var.	\$97,900 00	
own city bonds	Var.	70,500 00	Var.	71,700 00	
ernon city bonds	4	90,000 00	Var.	93,900 00	
t city bonds	5	27,000 00	106	28,620 00	
n city bonds	6	20,000 00	04	20,800 00	
a Springs village bonds	4	80,000 00	103	82,400 00	
a village bonds	3½	16,000 00	100	16,000 00	
la village bonds	3½	20,000 00	100	20,000 00	
eur village bonds	3½	60,000 00	100	60,000 00	
lage bonds	4	50,000 00	103	51,500 00	
village bonds	4	48,000 00	103	49,440 00	
ads town bonds	7	2,500 00	113	2,825 00	
wn bonds	7	5,000 00	113	5,650 00	
l town bonds	3½	66,000 00	100	66,000 00	
atus town bonds	4	20,000 00	101	20,200 00	
town bonds	5	3,500 00	102	3,570 00	
own bonds	7	10,000 00	107	10,700 00	
on town bonds	Var.	39,500 00	Var.	41,485 00	
anda town bonds	4	500 00	100	500 00	
ating town bonds	4	43,000 00	101	43,430 00	
town bonds	4	5,000 00	101	5,050 00	
rgh town bonds	4	41,000 00	101	41,410 00	
town bonds	4	20,000 00	102	20,400 00	
recht town bonds	5	11,354 00	100	11,354 00	
h town bonds	4	51,000 00	101	51,510 00	
town bonds	4	6,000 00	101	6,060 00	
hool district No.1 bonds	4½	11,000 00	Var.	11,150 00	
					943,754 00
house and lot	Cost.	19,939 68	Est.val.	\$16,000 00	
ate sold under contract				1,825 00	
					17,825 00

MIDDLETOWN SAVINGS BANK—(Continued).

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Cash on hand	\$22,467 01	\$157,631 21
Cash deposited in banks and trust companies	135,184 20	
Interest accrued on bonds and mortgages	\$9,521 93	
Less amount over one year in arrears.....	1,537 53	
Interest accrued on stocks	7,934 41
Interest accrued on deposits in banks, etc	10,129 63
Interest accrued on land con- tracts.....	545 05
Rents accrued.....	60 75
					92 00
LIABILITIES.					\$1,506,553 12
Due depositors	\$1,484,819 02	1,507,475 20
Interest accrued.....	23,112 47	
Salaries accrued	44 44	
Surplus	\$91,077 19

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.	
Bonds and mortgages	5	\$112,535 76	\$21,264 78	\$33,764 49	
Less amount over one year in arrears .....	.....	17,240 00		
	5	\$125,295 76			
Bonds and mortgages	6	\$17,705 00	896 80		
Less over one year in arrears .....	.....	3,915 00		
	6	\$13,780 00			
Stock investments.....	3½	172,000 00			
Stock investments.....	4	609,510 00			
Stock investments.....	4½	30,500 00			
Stock investments.....	5	61,354 00			
Stock investments.....	6	20,000 00			
Stock investments.....	7	17,500 00			
Cash deposited	3	121,322 40			
Cash deposited	2½	13,861 80			
Land contracts	5	1,300 00			
Land contracts	6	525 00			
Rents .....	.....	.....	
CHARGES.					
Interest to depositors	\$54,029 21	59,886 37	
Salaries	4,000 00		
Taxes, repairs and insurance on banking house, etc	262 58		
Printing, advertising, etc.....	360 37		
Legal expenses	436 00		
Fuel, lights, etc.....	178 03		
Other expenses	630 19		
Excess of income.....	\$3,878 12	

EXAMINATIONS.

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NATIONAL SAVINGS BANK, ALBANY.

[Examined April 30, 1904.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount	
Bonds and mortgages	Var.	.....	.....	.....	\$2,645,480 00
United States bonds	4	\$300,000 00	114	\$338,000 00	
Massachusetts State bonds	5	87,500 00	Var.	88,470 00	
Missouri State bonds	5	66,000 00	Var.	66,070 00	
New Hampshire State bonds	5	43,500 00	Var.	53,121 25	
New Jersey State bonds	5	14,000 00	Var.	14,910 00	
Albany county bonds	Var.	105,000 00	Var.	107,907 50	
Erie county bonds	Var.	41,000 00	Var.	47,257 50	
Kings county bonds	4	8,000 00	105 1/4	8,420 00	
Orange county bonds	4	10,000 00	101	10,100 00	
Queens county bonds	4	10,000 00	101 1/4	10,150 00	
Richmond county bonds	5	1,000 00	107 1/4	1,072 50	
Albany city bonds	Var.	365,000 00	Var.	406,460 00	
Auburn city bonds	5	7,000 00	101 1/4	7,105 00	
Brooklyn city bonds	Var.	530,000 00	Var.	704,002 50	
Buffalo city bonds	Var.	38,000 00	Var.	54,122 50	
Cohoes city bonds	7	3,000 00	Var.	3,900 00	
Corning city bonds	4	3,000 00	Var.	3,345 00	
Elmira city bonds	5	3,000 00	103	3,150 00	
Hudson city bonds	7	12,000 00	Var.	12,972 50	
Jamestown city bonds	4	16,000 00	104 1/4	16,720 00	
Kingston city bonds	5	7,000 00	121 1/4	9,222 50	
Lockport city bonds	7	10,000 00	10 1/2	10,500 00	
Long Island City bonds	7	1,000 00	125	1,250 00	
Mount Vernon city bonds	5	3,000 00	105 1/4	3,172 50	
Newburgh city bonds	5	10,000 00	104 1/4	10,450 00	
New York city bonds	Var.	1,304,900 00	Var.	1,418,504 00	
Oswego city bonds	7	15,500 00	Var.	17,422 50	
Poughkeepsie city bonds	7	68,500 00	Var.	74,527 50	
Providence city bonds	5	11,000 00	108 1/4	11,935 00	
Rochester city bonds	7	25,000 00	Var.	26,925 00	
Syracuse city bonds	7	32,000 00	112 1/4	36,160 00	
Troy city bonds	Var.	12,100 00	Var.	12,072 50	
Watertown city bonds	4	5,000 00	101	5,050 00	
Yonkers city bonds	Var.	25,000 00	Var.	26,500 00	
East Chester town bonds	7	1,000 00	100	1,000 00	
Greenwich town bonds	4	12,000 00	100 1/4	12,020 00	
Johnstown town bonds	7	1,000 00	100	1,000 00	
Little Falls town bonds	4	4,000 00	100 1/4	4,020 00	
Palatine town bonds	5	3,000 00	104 1/4	3,067 50	
Saratoga town bonds	Var.	5,500 00	Var.	6,533 75	
Amsterdam village bonds	5	14,000 00	Var.	15,025 00	
Catskill village bonds	4	5,000 00	101	5,050 00	
Cobleskill village bonds	4	20,000 00	01	20,300 00	
Cohoes village bonds	7	17,000 00	Var.	20,505 00	
Dunkirk village bonds	7	9,000 00	106	9,540 00	
Fonda village bonds	5	9,000 00	105 1/4	9,472 50	
Lansingburgh village bonds	4	3,000 00	Var.	3,052 50	
Peekskill village bonds	7	8,000 00	125 1/4	10,100 00	
Plattsburgh village bonds	4 1/4	500 00	101 1/4	508 75	
Potadam village bonds	4	10,000 00	104 1/4	10,375 00	
Richfield Springs village bonds	5	1,500 00	124 1/4	1,871 25	
Saugerties village bonds	3 1/4	9,000 00	100	9,000 00	
Stillwater village bonds	5	300 00	101	302 00	
White Plains village bonds	4	18,000 00	100	18,000 00	
Canajoharie town school district bonds	4	9,000 00	101 1/4	9,112 50	
Corning town school district bonds	4	9,000 00	100 1/4	9,015 00	
Hornellsville town school district bonds	5	3,000 00	101	3,020 00	
Mohawk town school district bonds	5	2,000 00	01	2,020 00	
Ridgefield town school district bonds	5	1,000 00	101	1,010 00	
Real estate	Cost.	16,006 44	.....	Est'd value -	3,709,925 50
Cash on hand .....	.....	.....	.....	\$42,522 36	12,000 00
Cash deposited in banks and trust companies .....	.....	.....	.....	600,000 00	640,425 25

NATIONAL SAVINGS BANK, ALBANY — (Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Interest accrued on bonds and mortgages	\$54,291 73			
Less over one year in arrears..	3,920 00			
Interest accrued on stocks.....	\$50,871 73	
Interest accrued on deposits in banks and trust companies..	69,164 40	
				4,606 46	
Rent accrued		\$124,643 59
					379 09
					\$7,161,238 47
LIABILITIES.					
Due depositors.....	\$6,331,043 50	
Interest accrued	79,420 29	
Salaries accrued	781 39	
					6,411,245 18
Surplus		\$729,993 29

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	4	\$184,500 00	\$7,380 00	
Bonds and mortgages	4½	\$1,239,500 00		
Less over one year in arrears .....	.....	30,500 00		
	4½	\$1,209,000 00	54,405 00	
Bonds and mortgages	5	\$1,113,700 00		
Less over one year in arrears .....	.....	28,000 00		
	5	\$1,085,700 00	54,285 00	
Bonds and mortgages	6	107,700 00	6,462 00	
Stock investments.....	3½	19,000 00	665 00	
Stock investments.....	4	556,100 00	22,240 00	
Stock investments.....	4½	500 00	22 50	
Stock investments.....	5	378,000 00	18,630 00	
Stock investments.....	6	1,469,300 00	89,952 00	
Stock investments.....	7	921,300 00	64,491 00	
Cash deposited in banks and trust cos	2	171,506 16	3,431 32	
Cash deposited in banks and trust cos.....	2½	411,767 83	10,194 20	
Cash deposited in banks and trust cos.....	3	18,269 03	698 07	
Rents .....	.....			\$332,976 09
				1,129 00
				\$334,005 09
CHARGES.				
Interest to depositors.....	.....		\$240,261 10	
Salaries.....	.....		9,700 00	
Rent .....	.....		2,000 00	
Taxes, repairs and insurance on real estate .....	.....		418 15	
Printing, advertising, etc.....	.....		1,300 28	
Fuel, lights, etc.....	.....		287 35	
Other expenses.....		2,539 50	
				256,403 28
Excess of income			\$77,602 71

EXAMINATIONS.

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NEW PALTZ SAVINGS BANK.

[Examined February 16, 1895.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
mortgages	Var.				\$809,997 50
as bonds	4	\$11,850 00	110 3/4	\$13,128 88	
State warrants	6 1/2 & 8	18,979 41	100	18,979 41	
ate warrants	8	8,019 17	100	8,019 17	
ty bonds	4	16,000 00	Var.	16,510 00	
ity bonds	7	5,000 00	128	6,400 00	
ty bonds	Var.	10,300 00	Var.	12,252 10	
as city bonds	Var.	15,000 00	Var.	16,580 00	
City bonds	Var.	58,000 00	Var.	63,546 00	
ity bonds	5	5,000 00	100	5,000 00	
as city bonds	4	10,000 00	104	10,400 00	
as city bonds	5	15,500 00	105	16,275 00	
warrants	5	5,000 00	100	5,000 00	
village bonds	5	12,000 00	Var.	13,260 00	
village bonds	5	5,000 00	102	5,100 00	
rings village bonds	5	500 00	120	600 00	
village bonds	5	500 00	105	530 00	
a village bonds	4	10,000 00	102	10,200 00	
Bridge village bonds	4	10,000 00	102	10,200 00	
age bonds	4 1/2	3,500 00	101	3,535 00	
village bonds	5	1,000 00	102	1,020 00	
ernon village b'ds	4	5,000 00	100	5,000 00	
e bonds	5	10,000 00	101	10,100 00	
village bonds	5	4,500 00	102	4,590 00	
wn bonds	7	6,000 00	117	7,020 00	
bonds	5	10,000 00	101	10,100 00	
bonds	4	2,300 00	101	2,322 00	
wn bonds	5	5,580 00	100	5,450 00	
bonds	7	3,000 00	115	3,450 00	
bonds	4	18,000 00	101	18,180 00	
k town bonds	5	10,000 00	103	10,300 00	
bonds	7	1,000 00	104	1,040 00	
own bonds	7	22,000 00	107	23,540 00	
own bonds	4 1/2	10,000 00	103	10,300 00	
town bonds	5	25,000 00	108	27,000 00	
n bonds	7	2,500 00	113	2,825 00	
bonds	7	1,000 00	113	1,130 00	
wn bonds	4	2,500 00	100	2,500 00	
bonds	4	2,000 00	100	2,000 00	
n bonds	4	2,000 00	100	2,000 00	
bonds	7	2,500 00	104	2,600 00	
wn bonds	7	1,500 00	106	1,590 00	
wn bonds	5	2,800 00	101	2,828 00	
wn bonds	5	450 00	100	450 00	
n bonds	5	600 00	100	600 00	
t town bonds	5	15,175 00	Var.	15,814 30	
bonds	4 1/2	18,000 00	102	18,360 00	
own bonds	5	15,000 00	100	15,000 00	
bonds	4	7,000 00	100	7,000 00	
town bonds	5	16,000 00	106	16,960 00	
rn school district					
ids	4	19,000 00	100	19,000 00	
n school district					
ids	4	4,000 00	100	4,000 00	
own school district					
ids	5	2,000 00	101	2,020 00	
rn school district					
ids	5	5,500 00	103	5,665 00	
rn school district					
ids	4 1/2	20,000 00	101	20,200 00	
rn school district					
ids	5	1,000 00	101	1,010 00	
Elbridge and Ca					
n school district					
ids	5	1,000 00	100	1,000 00	
school district No.					
ids	4 1/2	4,900 00	101	4,949 00	
own school district					
ids	5	1,000 00	101	1,010 00	
wn school district					
ids	5	5,328 28	101	5,386 61	
own school district					
ids	5	1,800 00	100	1,800 00	

NEW PALTZ SAVINGS BANK — (Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Total
			Rate.	Amount.	
Busti town school district No. 1 bonds	5	\$7,000 00	102	\$7,140 00	
Porter town school district No. 1 bonds	5	6,400 00	102	6,528 00	
Banking house and lot.....	Cost.	10,097 16	.....	Estim'd value.	3032
Other real estate	Cost.	33,148 35	.....	.....	10
Furniture and fixtures.....	.....	.....	.....	.....	25
Insurance advanced .....	.....	.....	.....	.....	2
Interest accrued on stocks, etc. ....	.....	.....	.....	.....	10
Interest accrued on bonds and mortgages .....	.....	6,101 31	.....	.....
Less over one year in arrears...	.....	654 39	.....	\$5,446 92	
Interest accrued on deposits in banks, etc.....	.....	.....	.....	293 74	5
Rents .....	.....	.....	.....	.....
Cash on hand and deposited in banks and trust companies ..	.....	.....	.....	.....	107
					\$1,022
LIABILITIES.					
Due depositors.....	.....	.....	.....	\$950,883 43	
Interest accrued.....	.....	.....	.....	4,588 00	
Salaries accrued.....	.....	.....	.....	258 23	
Sundries .....	.....	.....	.....	500 00	
Surplus .....	.....	.....	.....	.....	956
					\$97.

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Total
Bonds and mortgages	6	\$220,582 50		
Less amount over one year in arrears.....	.....	12,050 00	
Bonds and mortgages	6	\$208,482 50	\$12,508 95	
Stock investments.....	5	89,465 00	4,478 25	
Stock investments.....	4	119,650 00	4,786 00	
Stock investments	4½	71,900 00	3,235 50	
Stock investments.....	5	185,588 00	9,279 40	
Stock investments.....	6	64,069 17	3,844 15	
Stock investments.....	6½	3,180 77	203 50	
Stock investments.....	7	68,900 00	4,774 00	
Buffalo city warrants	5	5,000 00	250 00	
State of Washington warrants	8	10,848 64	867 79	
Cash deposited	2	15,012 00	300 24	
Cash deposited	1½	28,184 00	422 76	
Cash deposited	4	14,000 00	560 00	
Cash deposited	3½	15,000 00	595 00	
Cash deposited	2½	10,000 00	250 00	
Cash deposited	3	12,500 00	375 00	
Rents	\$41,2.
				\$41.
CHARGES.				
Interest to depositors	\$36,704 08	
Salaries.....	.....	.....	2,000 00
Other expenses .....	.....	.....	3,498 31
Excess of income.....	\$4.

NEW YORK SAVINGS BANK, NEW YORK CITY.

[Examined September 4, 1894.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	.....	.....	.....	\$6,040,250 00
United States bonds	Var.	\$464,000 00	Var.	\$523,105 00	
Missouri State bonds	6	24,000 00	101	23,220 00	
Massachusetts State bonds	8 1/2	50,000 00	107	53,500 00	
Maine State bonds	8	250,000 00	100	250,000 00	
Connecticut State bonds	8	12,000 00	100	12,000 00	
Rhode Island State bonds	8 1/2	40,000 00	107	42,800 00	
New York city bonds	Var.	635,100 00	Var.	737,356 00	
Brooklyn city bonds	Var.	984,500 00	Var.	1,379,875 00	
Buffalo city bonds	Var.	274,000 00	Var.	357,570 00	
Oswego city bonds	7	1,000 00	102	1,000 00	
Rochester city bonds	Var.	200,000 00	Var.	227,000 00	
Yonkers city bonds	4	65,000 00	108	70,200 00	
Amsterdam city bonds	8	15,000 00	100	15,000 00	
Syracuse city bonds	8 1/2	250,000 00	100	250,000 00	
New York county bonds	Var.	103,000 00	Var.	128,700 00	
Erie county bonds	7	40,000 00	Var.	49,300 00	
Dutchess county bonds	8	12,000 00	100	12,000 00	
Albany county bonds	4	12,000 00	107	12,840 00	
Naples town bonds	7	11,000 00	120	13,200 00	
Newtown town bonds	Var.	30,000 00	Var.	33,200 00	
Wilson town bonds	5	9,000 00	Var.	9,500 00	
Newfane town bonds	5	10,500 00	108	11,180 00	
Cash on hand .....	.....	\$4,680 86			4,230,236 00
Cash deposited .....	.....	506,223 90			
Real estate, banking house and lot	Cost.	\$91,000 00			510,904 76
Other real estate	Cost.	23,000 00			
Interest accrued .....	.....	.....			114,000 00
Rents accrued .....	.....	.....			109,672 91
					69 66
LIABILITIES.					\$11,005,133 33
Amount due .....	.....	.....		\$3,891,508 65	
Interest accrued .....	.....	.....		58,649 22	
					8,950,153 87
Surplus .....	.....	.....			\$2,054,980 46

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of Interest.	Amount at par.	Revenue.	Totals.
Bond and mortgages	4	\$76,000 00	\$3,040 00	
Bond and mortgages	4 1/2	5,281,000 00	237,645 00	
Bond and mortgages	5	683,850 00	34,162 50	
Bond and stock investments	3	371,000 00	11,180 00	
Bond and stock investments	3 1/2	540,000 00	18,900 00	
Bond and stock investments	4	337,000 00	14,680 00	
Bond and stock investments	5	39,500 00	1,975 00	
Bond and stock investments	6	849,500 00	50,970 00	
Bond and stock investments	7	1,323,700 00	93,909 00	
Cash deposited	1 1/2	80,000 00	1,200 00	
Cash deposited	2	402,733 56	8,054 67	
Rents .....	.....	.....	.....	\$474,766 17
				8,360 00
CHARGES.				\$473,126 17
Interest to depositors .....	.....	.....	\$335,133 55	
Salaries .....	.....	.....	31,860 00	
Taxes, repairs and insurance .....	.....	.....	1,333 21	
Printing, advertising, fuel, light, etc. ....	.....	.....	1,175 00	
Legal and other expenses .....	.....	.....	1,035 00	
				370,531 76
Excess of income .....	.....	.....	.....	\$107,544 41

NORTH RIVER SAVINGS BANK, NEW YORK CITY.

[Examined February 21, 1895.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.	.....	.....	.....	\$2,065,700 00
United States bonds	4	\$450,000 00	112½	\$506,250 00	
Missouri State bonds.....	8½	100,000 00	100	100 000 00	
Massachusetts State bonds.....	8½	100,000 00	106	106,000 00	
New York city bonds	Var.	275,000 00	100	275,000 00	
Brooklyn city bonds.....	Var.	105,000 00	Var.	126,580 00	
Boston city bonds.....	4	100,000 00	118	118,000 00	
					1,236,780 00
Call loan.....	.....	.....	.....	.....	10,000 00
Real estate, banking house and lot ..	Cost.	75,080 51	.....	Est'd. value.	75,000 00
Cash on hand.....	.....	.....	.....	\$14,671 55	
Cash deposited.....	.....	.....	.....	329,899 80	
					344,570 35
Interest accrued .....	.....	.....	.....	.....	19,918 00
					\$3,741,988 31
LIABILITIES.					
Due depositors.....	.....	.....	.....	\$3,488,804 19	
Interest accrued.....	.....	.....	.....	15,152 50	
					3,503,956 69
Surplus.....	.....	.....	.....	.....	\$338,012 30

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of Interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages ..	4½	\$100,000 00	\$4,250 00	
Bonds and mortgages	4½	996,900 00	44,880 50	
Bonds and mortgages	5	968,300 00	48,415 00	
Bonds and mortgages	6	500 00	30 00	
Stock and bond investments.....	8	200,000 00	6,000 00	
Stock and bond investments.....	8½	200,000 00	7,000 00	
Stock and bond investments.....	8½	75,000 00	2,812 50	
Stock and bond investments.....	4	600,000 00	24,000 00	
Stock and bond investments.....	6	28,000 00	2,280 00	
Stock and bond investments.....	7	17,000 00	1,190 00	
Call loans.....	8	10,000 00	800 00	
Cash deposited	1½	4,584 00	68 01	
Cash deposited	2	221,587 97	4,431 76	
Cash deposited.....	2½	108,777 88	2,594 43	
				\$148,222 19
CHARGES.				
Interest to depositors.....	.....	.....	\$100,000 30	
Salaries .....	.....	.....	12,400 00	
Taxes, repairs and insurance.....	.....	.....	789 34	
Printing, advertising, stationery. etc.....	.....	.....	1,144 15	
Fuel, light's and attendance.....	.....	.....	368 85	
Other expenses.....	.....	.....	815 54	
				124,508 27
Excess of income .....	.....	.....	.....	\$63,665 92

ONEIDA COUNTY SAVINGS BANK, ROME.

[Examined December 18, 1894.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5 and 6	.....	.....	.....	\$345,179 00
Brooklyn city bonds	7	\$12,000 00	137 1/4	\$16,500 00	
Long Island City bonds.....	Var.	33,000 00	Var.	42,517 50	
Oswego city bonds.....	7	500 00	106 3/4	533 75	
Amity town bonds.....	4 1/2	5,000 00	Var.	5,160 00	
Arcadia town bonds	7	15,000 00	117	17,550 00	
Deer Park town bonds.....	7	17,500 00	114 1/4	19,993 75	
Forestburg town bonds	7	5,000 00	114 1/4	5,712 50	
Lewiston town bonds	7	51,000 00	Var.	54,982 50	
Naples town bonds.	7	20,000 00	121 3/4	24,350 00	
Newtown town bonds	7	4,000 00	108	4,120 00	
Saratoga town bonds	4 1/2	20,000 00	Var.	21,710 00	
Truxton town bonds.....	4	100 00	102 1/2	102 50	
North Tonawanda village bonds	4	10,000 00	103 1/2	10,350 00	
Olean village bonds	4 1/2	10,000 00	104 1/4	10,425 00	
Oneida village bonds.....	7	1,000 00	100	1,000 00	
Rouses Point village bonds	4	14,000 00	102 1/4	14,315 00	
Ava town school district bonds.	4 1/2	800 00	102 3/4	822 00	
Whitestown town school district bonds.....	4	8,000 00	100 3/4	8,060 00	
Cash on hand .....	.....	.....	.....	\$327 18	258,204 50
Cash deposited in Central Nat. Bank, Rome .....	.....	.....	.....	75,721 98	
Interest accrued on bonds and mortgages .....	.....	\$6,975 89	.....		76,051 18
Less over one year in arrears..	.....	1,008 06	.....	
Interest accrued on stock.....	.....	.....	.....	\$5,907 83	
Interest accrued on deposits in Central Nat. Bank, Rome....	.....	Estimated.	.....	5,219 73	
				945 00	12,072 56
LIABILITIES.					\$591,507 22
Due depositors. ....	.....	.....	.....	\$520,605 59	
Interest accrued.....	.....	.....	.....	8,114 59	
Salary accrued. ....	.....	.....	.....	56 66	
Rent and other expenses accrued .....	.....	.....	.....	905 56	529,682 84
Surplus .....	.....	.....	.....	.....	\$61,824 88

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	5	\$196,140 00		
Less over one year in arrears.....	.....	6,000 00		
	5	\$190,140 00	\$9,507 00	
Bonds and mortgages	6	\$49,009 00		
Less over one year in arrears		3,625 00		
	6	\$45,414 00	2,724 84	
Stock investments.....	4	32,100 00	1,284 00	
Stock investments.....	4 1/2	69,800 00	3,141 00	
Stock investments	5	21,000 00	1,050 00	
Stock investments.....	7	104,000 00	7,280 00	
Cash deposited (in Central National Bank, Rome)	8	75,721 98	2,271 06	\$27,352 50

ONEIDA COUNTY SAVINGS BANK, ROME — (Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
CHARGES.				
Interest to depositors	\$17,492 35	
Salaries.....	1,200 00	
Rent.....	2,000 00	
Printing, advertising, etc.....	18 16	
Other expenses.....	238 63	
				\$20,949 14
Excess of income.....	\$6,309 27

ONEIDA SAVINGS BANK, ONEIDA.

[Examined November 30, 1894.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5 & 6	.....	.....	.....	\$376,651 15
United States bonds	Var.	\$118,500 00	Var.	\$128,041 25	
Massachusetts state bonds	Var.	21,000 00	100	20,000 00	
Missouri State bonds.....	8½	10,000 00	100	10,000 00	
Clinton county bonds.....	4	8,000 00	101	8,080 00	
Erie county bonds	7	1,000 00	116¼	1,162 50	
Brooklyn city bonds	Var.	31,000 00	Var.	38,125 00	
Buffalo city bonds	8½	20,000 00	100	20,000 00	
Kingston city bonds	8	10,000 00	100	10,000 00	
New York city bonds	Var.	15,000 00	Var.	17,431 25	
Rochester city bonds	7	10,000 00	127½	12,750 00	
Attica town bonds	5	2,000 00	108	2,160 00	
DeRuyter town bonds	4	7,500 00	103¼	7,556 50	
Flatbush town bonds	8	7,000 00	100	7,000 00	
Georgetown town bonds.....	4	8,000 00	102	8,162 00	
Manlius town bonds	7	7,100 00	117	8,307 00	
Stockbridge town bonds	4	54,000 00	101¾	54,945 00	
Westchester town bonds.....	8½	20,000 00	100	20,000 00	
Cazenovia village bonds	8½	18,000 00	100	18,000 00	
Fredonia village bonds	8½	5,000 00	100	5,000 00	
Flushing village bonds.....	7	5,000 00	124	6,200 00	
Johnstown village bonds.....	6	8,000 00	Var.	9,600 00	
Oneida village bonds.....	4	30,000 00	101	30,300 00	
Peekskill village bonds	7	4,000 00	126¼	5,050 00	
West Troy village bonds.....	4	20,000 00	Var.	20,850 00	
Dewitt town school district bonds	5	8,000 00	115½	8,465 00	
Flatlands town school district bonds	6	8,000 00	104	8,120 00	
Livonia town school district bonds	5	6,000 00	105¼	6,315 00	
Mannsville town school district bonds	4	4,000 00	100¾	4,030 00	
Oakfield town school district bonds	5	8,090 00	103¾	8,112 50	
Wellsville town school district bonds	5	18,000 00	Var.	18,905 00	
Land contracts	6	.....	.....	.....	437,117 00
Cash on hand .....	.....	.....	.....	\$863 26	21,205 50
Cash deposited in banks and trust companies.....	.....	.....	.....	22,208 41	
Banking house and lot.....	Cost.	20,933 83	.....	Est'd value	20,000 00
Other real estate.....	Cost.	7,408 89	.....	Est'd value	5,000 00
Judgment.....	.....	.....	.....	.....	1,500 00
Furniture, etc.....	.....	.....	.....	.....	100 00
Insurance advanced.....	.....	.....	.....	.....
Interest accrued on bonds and mortgages .....	.....	\$8,655 94	.....	.....
Loss over one year in arrears..	.....	123 01	.....	.....

ONEIDA SAVINGS BANK, ONEIDA — (Continued).

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Interest accrued on stocks.....	\$4,770 87	
Interest accrued on land con- tracts	367 88	
Interest accrued on deposits in banks and trust companies	Estimated.	.....	155 00	
Rent accrued	\$13,826 13 55 00
					\$959,155 67
LIABILITIES.					
Due depositors.	\$825,600 85	
Interest accrued	11,276 88	
Salaries accrued	257 88	
					837,134 51
Surplus	\$122,021 16

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of Interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$288,186 15		
Less over one year in arrears .....	.....	1,500 00		
	5	\$286,686 15	\$14,334 31	
Bonds and mortgages	6	\$88,495 00		
Less over one year in arrears .....	.....	200 00		
	6	\$88,295 00	5,297 70	
Stock investments.....	8	20,000 00	600 00	
Stock investments.....	2 1/2	85,090 00	2,975 00	
Stock investments	4	194,900 00	7,726 00	
Stock investments.....	5	51,500 00	2,575 00	
Stock investments.....	6	69,000 00	4,140 00	
Stock investments.....	7	30,600 00	2,148 00	
Land contracts.....	6	\$21,305 50		
Less over one year in arrears .....	.....	944 00		
	6	\$20,361 50	1,221 69	
Judgment .....	.....	.....	00 00	
Cash deposited in banks, etc.....	2	7,198 88	148 97	
Cash deposited in banks, etc	3	15,205 08	450 15	
				\$41,765 88
Rents .....	.....	.....	.....	1,449 73
				\$43,215 55
CHARGES.				
Interest to depositors .....	.....	.....	\$27,244 83	
Salaries .....	.....	.....	3,240 00	
Taxes, repairs and insurance on banking house .....	.....	.....	525 69	
Taxes, repairs and insurance on other real estate.....	.....	.....	219 31	
Printing, stationery, etc.....	.....	.....	240 10	
Fuel, lights, etc .....	.....	.....	270 61	
Other expenses .....	.....	.....	258 54	
				31,999 01
Excess of income.....	.....	.....	.....	\$11,216 54

ONONDAGA COUNTY SAVINGS BANK, SYRACUSE.

[Examined October 30, 1894.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.	.....	.....	.....	\$6,001,568 19
United States bonds.....	Var.	\$1,000,000 00	Var.	\$1,175,000 00	
District of Columbia bonds...	3.65	150,000 00	110	165,000 00	
Massachusetts State bonds....	8	400,000 00	100	400,000 00	
Onondaga county bonds.....	4	51,000 00	Var.	52,200 00	
Brooklyn city bonds.....	7	81,000 00	15 3/4	53,635 00	
Buffalo city bonds.....	7	150,000 00	Var.	237,250 00	
Syracuse city bonds.....	Var.	1,355,500 00	Var.	1,422,008 75	
Fenner town bonds.....	4	11,000 00	101	11,110 00	
Salina town bonds.....	4	51,000 00	Var.	55,242 00	
Vienna town bonds.....	4	42,000 00	101 1/4	42,525 00	
Lansingburgh village bonds...	4	25,000 00	104 1/4	26,062 50	
Geddes town school district No. 2 bonds.....	5	4,000 00	100	4,000 00	
Call loan.....	5	.....	.....	.....	3,644,083 25
Land contract.....	Var	.....	.....	.....	19,000 00
Cash on hand.....	.....	.....	.....	\$157,881 83	34,569 90
Cash deposited in banks and trust companies.....	.....	.....	.....	906,352 56	
Banking house and lot.....	Cost.	297,528 27	.....	Est'd value	1,063,741 39
Other real estate.....	Cost	10,117 66	.....	Est'd value.	215,000 00
Furniture and safe.....	.....	.....	.....	.....	10,000 00
Insurance and taxes advanced on mortgaged property.....	.....	.....	.....	.....	10,000 00
Interest accrued on bonds and mortgages.....	.....	\$113,806 69	.....	.....	3,813 39
Less over one year in arrears..	.....	3,684 50	.....	.....
Interest accrued on stocks.....	.....	.....	.....	\$110,122 19	
Interest accrued on call loans..	.....	.....	.....	26,094 60	
Interest accrued on land con- tracts.....	.....	.....	.....	228 47	
Interest accrued on deposits in banks and trust companies..	.....	.....	.....	569 83	
Rents accrued.....	.....	.....	.....	6,284 09	143,299 16
	.....	.....	.....	.....	3,102 75
	.....	.....	.....	.....	\$11,515,159 37
LIABILITIES.					
Due depositors.....	.....	.....	.....	\$10,271,014 81	
Interest accrued.....	.....	.....	.....	187,450 44	
Salaries accrued.....	.....	.....	.....	1,909 59	
Taxes accrued.....	.....	.....	.....	3,631 00	
Treasurer's checks.....	.....	.....	.....	6,054 56	
Expenses accrued.....	.....	.....	.....	801 69	
	.....	.....	.....	.....	10,412,864 89
Surplus.....	.....	.....	.....	.....	\$1,401,294 48

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of Interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4 1/2	\$898,372 81	\$40,426 77	
Bonds and mortgages.....	5	5,606,600 29	280,320 01	
Bonds and mortgages.....	6	\$163,615 00		
Less over one year in arrears.....	6	40,140 00		
	6	\$123,475 00	7,408 50	
Stock investments.....	8	1,000,000 00	30,000 00	
Stock investments.....	3 1/2	410,000 00	14,350 00	
Stock investments.....	3.65	150,000 00	5,475 00	
Stock investments.....	4	693,000 00	27,720 00	
Stock investments.....	5	504,000 00	25,200 00	

ONONDAGA COUNTY SAVINGS BANK, SYRACUSE — (Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Stock investments.....	7	\$599,500 00	\$87,665 00	
Call loans.....	5	19,000 00	950 00	
Cash deposited.....	2	64,035 57	1,280 51	
Cash deposited.....	3	790,701 98	23,721 06	
Cash deposited.....	4	51,000 00	2,040 00	
Cash deposited.....	.....	632 01	.....
Land contracts.....	5	31,500 00	1,575 00	
Land contracts.....	6	2,480 90	148 85	
Land contracts (over one year in arrears).	7	600 00	.....
Rents.....	.....	.....	.....	\$497,290 70 10,616 00
				\$507,906 70
CHARGES.				
Interest to depositors.....	.....	.....	\$396,153 04	
Salaries.....	.....	.....	24,550 00	
Taxes, repairs and insurance on banking house.....	.....	.....	5,790 86	
Taxes, repairs and insurance on other real estate.....	.....	.....	187 08	
Printing, advertising, etc.....	.....	.....	1,744 23	
Fuel, lights, etc.....	.....	.....	1,944 50	
Other expenses.....	.....	.....	2,630 63	
				432,950 34
Excess of income.....	.....	.....	.....	\$74,956 36

OSWEGO CITY SAVINGS BANK.

[Examined January 14, 1895.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.	.....	.....	.....	\$167,236 26
Nebraska State warrants.....	7	\$4,403 10	100	\$4,403 10	
Brooklyn city bonds.....	7	50,600 00	Var.	78,372 50	
Buffalo city bonds.....	7	4,000 00	166	6,640 00	
Long Island City bonds.....	4½	24,000 00	Var.	25,950 00	
New York city bonds.....	7	41,800 00	Var.	59,519 50	
Oswego city bonds (refunding notes).....	4	20,000 00	100	20,000 00	
Rochester city bonds.....	7	17,000 00	125	21,250 00	
De Ruyter town bonds.....	4	10,500 00	100	10,500 00	
Flatbush town bonds.....	4	35,000 00	Var.	35,747 50	
Hannibal town bonds.....	7	2,000 00	Var.	2,030 00	
Lewiston town bonds.....	4½	53,500 00	Var.	58,478 75	
Liberty town bonds.....	4	40,000 00	Var.	40,575 00	
Massena town bonds.....	4	5,000 00	101	5,050 00	
Mooers town bonds.....	4½	7,000 00	101	7,070 00	
Newfane town bonds.....	5	11,500 00	Var.	12,630 00	
New Utrecht town bonds.....	5	25,000 00	Var.	28,337 50	
Ontario town bonds.....	4	500 00	100	500 00	
Parish town bonds.....	3½	4,000 00	100	4,000 00	
Richland town bonds.....	3½	3,500 00	100	3,500 00	
Seneca Falls town bonds.....	5	48,000 00	Var.	53,520 00	
Sodus town bonds.....	5	37,500 00	Var.	38,576 25	
Somerset town bonds.....	5	2,500 00	Var.	2,773 75	
Venice town bonds.....	4	19,500 00	Var.	19,750 00	
Volney town bonds.....	5	1,000 00	100	1,000 00	
Webster town bonds.....	4	4,000 00	101	4,040 00	
Wilson town bonds.....	5	4,500 00	100¼	4,781 25	
Williamson town bonds.....	7	4,200 00	Var.	4,280 00	
Wolcott town bonds.....	5	11,500 00	Var.	13,000 00	
Yates town bonds.....	5	19,500 00	Var.	21,688 75	
Canastota village bonds.....	4	10,000 00	101½	10,150 00	
Carthage village bonds.....	4	30,000 00	103¼	30,975 00	
College Point village bonds.....	7	2,000 00	121½	2,435 00	
East Randolph village bonds.....	4	10,000 00	102¾	10,285 00	

OSWEGO CITY SAVINGS BANK — (Continued).

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
East Syracuse village bonds...	4	\$10,000 00	102 $\frac{1}{4}$	\$10,250 00	
Greenbush village bonds.....	4	10,000 00	102 $\frac{1}{4}$	10,225 00	
Ilion village bonds.....	4	25,000 00	102 $\frac{1}{4}$	25,625 00	
Lansingburgh village bonds...	4	15,000 00	104 $\frac{1}{4}$	15,657 50	
New Berlin village bonds	4	5,000 00	101	5,050 00	
Oneonta village bonds.....	3 $\frac{1}{2}$	20,000 00	100	20,000 00	
Richfield Springs village bonds.	5	1,000 00	109 $\frac{1}{4}$	1,097 50	
Sandy Creek village bonds.....	4	16,000 00	102 $\frac{1}{4}$	16,360 00	
Saranac Lake village bonds ...	5	6,500 00	105	6,825 00	
Saratoga Springs village bonds	5	10,000 00	111	11,100 00	
Suspension Bridge village b'ds.	Var.	15,500 00	Var.	17,985 00	
Williamsbridge village bonds..	6	10,000 00	140 $\frac{1}{2}$	14,050 00	
Jordan Academy and Free School bonds.	4 $\frac{1}{2}$	18,000 00	105	19,050 00	
Kirkland town school district bonds.....	3 $\frac{3}{8}$	30,000 00	100	30,000 00	
Mayfield town school district bonds.....	6	2,136 00	105	2,243 80	
Newtown town school district bonds.....	5	30,000 00	114 $\frac{1}{2}$	34,350 00	
Ulysses and Covert town school district bonds.....	4	12,600 00	100	12,600 00	
Call loans.....	Var.	.....	.....	.....	\$385,951 65
Land contract.....	6	.....	.....	.....	17,120 00
Cash on hand.....	.....	.....	.....	\$31,414 65	275 00
Cash deposited in banks and trust companies.....	.....	.....	.....	100,458 99	
Real estate, banking house and lot	Cost.	48,951 18	.....	Est'd value..	139,308 64
Interest accrued on bonds and mortgages .....	.....	.....	.....	\$1,238 11	15,000 00
Interest accrued on stocks.....	.....	.....	.....	11,118 48	
Interest accrued on warrants..	.....	.....	.....	77 83	
Interest accrued on call loans..	....	.....	.....	56 23	
Interest accrued on land con- tract.....	.....	.....	.....	81	
Interest accrued on deposits in banks and trust companies..	.....	Estimated...	.....	121 32	
Rent accrued .....	.....	.....	.....	.....	13,008 20
					187 85
					\$1,238,377 83
LIABILITIES.					
Due depositors.....	.....	.....	.....	\$1,124,911 80	
Certificates of deposit .....	.....	.....	.....	208 25	
Interest accrued on certificates of deposit .....	.....	.....	.....	222 90	
Interest accrued to depositors.	.....	.....	.....	1,401 79	
Salaries.....	.....	.....	.....	56 52	
Advertising, etc.....	.....	.....	.....	150 00	
					1,127,060 26
Surplus .....	.....	.....	.....	.....	\$105,371 69

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of Interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	4 $\frac{1}{2}$	\$5,850 00	\$263 25	
Bonds and mortgages	5	118,775 00	5,608 75	
Bonds and mortgages	5 $\frac{1}{2}$	2,150 00	118 25	
Bonds and mortgages	6	45,461 25	2,727 26	
Stock investments.....	3 $\frac{1}{2}$	27,500 00	908 50	
Stock investments.....	3 $\frac{3}{8}$	30,000 00	1,168 50	
Stock investments.....	4	277,500 00	11,100 00	
Stock investments.....	4 $\frac{1}{2}$	102,500 00	4,612 50	

OSWEGO CITY SAVINGS BANK — (Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Stock investments.....	5	\$212,500 00	\$10,625 00	
Stock investments.....	6	12,136 00	728 16	
Stock investments.....	7	125,500 00	8,785 00	
Call loan.....	4½	15,000 00	675 00	
Call loan.....	Var.	2,120 00	118 50	
Warrants.....	7	4,408 10	306 28	
Land contract.....	6	375 00	22 50	
Cash deposited.....	2	18,897 51	367 95	
Cash deposited.....	8	40,813 98	1,224 42	
Cash deposited.....	4	50,277 50	2,011 10	
				\$51,501 26
Rents.....				1,565 00
				\$53,066 26
CHARGES.				
Interest to depositors.....			\$38,820 71	
Salaries.....			4,760 00	
Taxes, repairs and insurance on banking house.....			623 55	
Printing, advertising, etc.....			220 58	
Fuel, lights, etc.....			274 78	
Other expenses.....			576 08	
				45,275 64
Excess of income.....				\$7,715 62

OSWEGO COUNTY SAVINGS BANK, OSWEGO.

[Examined January 16, 1895.]

ASSETS.	Rate of interest	Amount at par.	MARKET VALUE		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.	.....	.....	.....	\$274,520 00
Washington State warrants ...	6	\$54,694 09	100	\$54,694 09	
Buffalo city warrants.....	5	15,061 40	100	15,061 40	
Long Island City bonds.....	Var.	46,000 00	Var.	53,815 00	
Oswego city bonds.....	7	37,400 00	Var.	41,160 00	
Oswego city refunding notes ..	4	20,000 00	100	20,000 00	
Arcadia town bonds.....	7	1,000 00	114¼	1,141 50	
Flatbush town bonds.....	4	25,000 00	102	25,500 00	
Flushing town bonds.....	5	15,000 00	114¼	17,137 50	
Hastings town bonds.....	3½	21,000 00	100	21,000 00	
Kendall town bonds.....	7	4,000 00	101½	4,060 00	
Lewiston town bonds.....	4½	20,500 00	109	23,245 00	
Newfane town bonds.....	6	18,000 00	109¾	19,755 00	
New Utrecht town bonds.....	5	24,712 00	Var.	25,729 26	
Ontario town bonds.....	4	38,800 00	Var.	39,565 50	
Richland town bonds.....	3½	15,000 00	100	15,000 00	
Scriba town bonds.....	4	4,666 66	100	4,666 66	
Schroeppel town bonds.....	7	2,000 00	121¾	2,435 00	
Sodus town bonds.....	Var.	2,500 00	Var.	2,806 25	
Somerset town bonds.....	5	9,000 00	106¼	9,562 50	
Venice town bonds.....	4	20,000 00	101¾	20,350 00	
Williamson town bonds.....	7	600 00	101¼	607 50	
Wilson town bonds.....	5	20,000 00	110¾	22,100 00	
Wolcott town bonds.....	5	2,000 00	105¾	2,115 00	
Yates town bonds.....	5	24,000 00	108	25,920 00	
Tonawanda village bonds.....	6	10,000 00	114¼	11,425 00	
Hempstead town school district bonds.....	5	3,850 00	106¾	4,177 25	
Jamaica town school district bonds.....	6	7,000 00	123	8,610 00	
Newtown town school district bonds.....	5	12,950 00	110¾	14,309 75	
					\$15,942 16

OSWEGO COUNTY SAVINGS BANK, OSWEGO—(Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Call loans	4½	.....	.....	.....	\$16,500 00
Land contract	6	.....	.....	.....	1,500 00
Real estate.....	Cost	\$4,251 92	.....	Estim'd val.	3,700 00
Furniture, fixtures and safe..	1,700 00
Insurance and taxes advanced on property mortgaged.....	65 25
Cash on hand	\$3,798 26	.....
Cash deposited in banks and trust companies	87,645 83	91,444 09
Interest accrued on bonds and mortgages	\$1,964 92	\$905,445 09
Interest accrued on stocks	8,173 65	.....
Interest accrued on warrants..	2,782 74	.....
Interest accrued on call loans..	120 12	.....
Interest accrued on land contract	67 70	.....
Interest accrued on deposits in banks and trust companies..	Estimated.	.....	1,259 05	14,806 09
Rents	40 00
LIABILITIES					\$919,655 14
Due depositors	\$807,206 76	.....
Interest accrued.....	1,216 63	.....
Salaries	187 50	.....
Rent	20 83	808,601 71
Surplus	\$111,161 48

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$132,850 00	\$6,612 50	.....
Bonds and mortgages.....	5½	9,600 01	528 00	.....
Bonds and mortgages	6	132,070 00	7,924 0	.....
Stocks investments.....	3½	36,000 00	1,260 00	.....
Stocks investments	4	103,466 66	4,338 67	.....
Stocks investments	4½	60,500 00	2,722 50	.....
Stocks investments	5	139,521 16	6,975 61	.....
Stocks investments	6	17,000 00	1,020 00	.....
Stocks investments	7	53,500 00	3,745 00	.....
Buffalo city warrants.....	5	15,060 40	753 02	.....
Washington State warrants.....	6	54,694 09	3,281 65	.....
Call loans	4½	16,500 00	742 50	.....
Land contract	6	1,592 50	95 55	.....
Cash deposited.....	2	5,305 59	106 11	.....
Cash deposited.....	3	22,000 00	660 00	.....
Cash deposited	4	40,000 00	1,600 00	.....
Cash deposited	5	5,000 00	250 00	.....
Cash deposited .....	.....	8,690 24	.....	.....
Cash deposited in Elmira National Bank in hands of receiver.....	.....	6,750 00	.....	\$43,645 21
Rents .....	.....	.....	.....	165 05
CHARGES.				\$42,810 21
Interest to depositors.....	.....	.....	\$29,198 84	.....
Salaries.....	.....	.....	4,100 00	.....
Rent .....	.....	.....	500 00	.....
Taxes, repairs and insurance on real estate .....	.....	.....	55 34	.....
Printing, advertising, etc .....	.....	.....	261 90	.....
Fuel, lights, etc	165 48
Other expenses	294 93	34,976 43
Excess of income.....	\$7,836 08

EXAMINATIONS.

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ROME SAVINGS BANK, ROME.

[Examined January 2, 1893.]

ASSETS.	Rate of Interest	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
and mortgages	5	.....	.....	.....	\$558,557 00
l States bonds	Var.	\$275,000 00	Var.	\$38,900 00	
t of Columbia bonds	3.65	174,000 00	110	191,400 00	
State bonds	8	60,000 00	100	60,000 00	
and State bonds	Var.	70,000 00	100	70,000 00	
chusetts State bonds	Var.	115,000 00	100	115,000 00	
State bonds	8	5,000 00	100	5,000 00	
lyn city bonds	Var.	130,000 00	Var.	136,100 00	
ork city bonds	Var.	140,000 00	Var.	152,892 50	
city bonds	Var.	170,000 00	Var.	170,225 00	
bridge town bonds	4	53,000 00	101 1/4	53,662 50	
contract	5	.....	.....	.....	1,263,180 00
ient	5	.....	.....	.....	19,334 11
state	Cost.	9,000 00	.....	Est'd value.	400 00
on hand .....	.....	.....	.....	\$20,989 36	4,500 00
leposited in Ft. Stanwix	.....	.....	.....	77,923 05	
onal Bank, Rome .....	.....	.....	.....	18,000 00	
leposited in First Nation'l	.....	.....	.....	.....	116,912 41
k, Rome .....	.....	.....	.....	.....
st accrued on bonds and	.....	\$13,453 62	.....	\$10,614 71	
tgages .....	.....	2,888 91	.....	4,659 91	
ver one year in arrears..	.....	.....	.....	53 29	15,337 91
st accrued on stocks .....	.....	.....	.....	.....	188 44
st accrued on deposits in	.....	.....	.....	.....
is .....	.....	.....	.....	.....
.....	.....	.....	.....	.....	\$1,978,399 87
LIABILITIES.					
epositors .....	.....	.....	.....	\$1,689,517 38	
st accrued .....	.....	.....	.....	157 33	
tising and blank books ..	.....	.....	.....	48 00	
.....	.....	.....	.....	.....	1,689,723 71
rplus .....	.....	.....	.....	.....	\$388,677 16

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of Interest.	Amount at par.	Revenue.	Totals.
and mortgages	5	\$558,557 00		
ver one year in arrears .....	.....	84,225 00		
investments	5	\$524,262 00	\$26,218 10	
investments	8	365,000 00	10,950 00	
investments	8 1/2	195,000 00	6,825 00	
investments	3.65	204,000 00	7,446 00	
investments	4	268,000 00	10,720 00	
investments	6	135,000 00	8,100 00	
investments	7	25,000 00	1,750 00	
ontracts, all over one year in arrears	5	19,334 11	.....
leposited in banks	2	95,938 05	1,918 46	
ient	5	400 00	20 00	
.....	.....	.....	.....	\$73,942 56
.....	.....	.....	.....	150 00
.....	.....	.....	.....	\$74,092 56

ROME SAVINGS BANK, ROME — (Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Total
CHARGES.				
Interest to depositors	\$25,649 52	
Salaries	2,500 00	
Rent of vault and services to Fort Stanwix National Bank, Rome	5,000 00	
Legal expenses	458 71	
Taxes, repairs and insurance on real estate	21 75	
Printing, advertising, etc.	203 30	
Fuel, lights, etc.	9 50	
Other expenses	694 41	
				\$35,777 19
Excess of income	\$2,255 2

BONDOUT SAVINGS BANK, KINGSTON.

[Examined June 27, 1894.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate	Amount.	
Bonds and mortgages	5	.....	.....	.....	\$240,000 00
United States bonds	Var.	\$25,100 00	Var.	\$20,725 35	
Maryland State bonds	3	5,000 00	100	5,000 00	
Kings county bonds	4	15,100 00	105	15,750 00	
Ulster county bonds	Var.	152,000 00	Var.	155,997 50	
Kingston city bonds	Var.	65,000 00	Var.	72,547 50	
Long Island City bonds	Var.	17,500 00	Var.	18,527 50	
New York city bonds	Var.	2,000 00	Var.	21,250 00	
Poughkeepsie city bonds	4	10,000 00	103½	10,350 00	
Kingston town bonds	7	1,300 00	119½	1,553 50	
Rosendale town bonds	4	8,000 00	100	8,000 00	
Salina town bonds	4	20,500 00	Var.	21,501 00	
Seneca Falls town bonds	5	10,000 00	109	10,900 00	
Shawangunk town bonds	Var.	30,000 00	Var.	30,450 00	
Oseonta village bonds	4	11,000 00	101	11,110 00	
Blug Sang village bonds	4	15,000 00	103	15,450 00	
White Plains village bonds	3½	10,000 00	100	10,000 00	
Plattsburgh village school district bonds	4	2,750 00	100½	2,754 87	
Peeckskill village certificate of indebtedness	3½	347 21	100	347 21	
					443,319 25
Call loans .....	.....	.....	.....	.....	1,000 00
Cash on hand .....	.....	.....	.....	\$0,204 29	
Cash deposited in First National Bank, Bondout .....	.....	.....	.....	66,578 67	
					66,782 96
Real estate	Cost.	5,796 55	.....	Est'd value..	2,200 00
Interest accrued on bonds and mortgages .....	.....	\$12,594 97	.....	
Loss over one year in arrears .....	.....	649 54	.....	
				\$12,175 43	
Interest accrued on stocks and certificates of indebtedness .....	.....	.....	.....	5,224 20	
Interest accrued on call loans .....	.....	.....	.....	58 78	
Interest accrued on deposits in bank .....	.....	Estimated ..	.....	155 67	
					12,618 65
Rents .....	.....	.....	.....	.....	48 00
					\$1,195,200 00
LIABILITIES.					
Due depositors .....	.....	.....	.....	\$329,005 75	
Interest accrued	14,907 10	
Salaries accrued	247 00	
					344,160 85
Surplus	\$161,039 15

EXAMINATIONS.

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BONDOUT SAVINGS BANK, KINGSTON — (Continued). ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$540,862 20		
Less over one year in arrears.....		8,280 00		
	5	\$531,949 20	\$36,587 48	
Stock investments.....	3	80,500 00	2,415 00	
Stocks and certificates of indebtedness.....	3½	10,847 21	382 15	
Stock investments.....	4	211,160 00	8,446 00	
Stock investments.....	4½	27,000 00	1,215 00	
Stock investments.....	5	39,000 00	1,950 00	
Stock investments.....	6	25,000 00	1,500 00	
Stock investments.....	7	26,800 00	1,841 00	
Call loans.....	4½	1,000 00	45 00	
Call loans.....	5	680 50	33 00	
Cash deposited.....	3	66,678 87	2,657 36	
Rents.....			146 00	
				\$47,207 47
CHARGES.				
Interest to depositors.....			\$30,491 76	
Salaries.....			3,480 00	
Rent.....			600 00	
Printing, advertising, etc.....			377 61	
Fuel, lights, etc.....			58 83	
Other expenses.....			358 87	
Taxes, repairs and insurance on real estate.....			104 84	
				35,671 91
Excess of income.....				\$11,736 56

SAG HARBOR SAVINGS BANK.

[Examined October 4, 1894.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Amount.	Amount.	
Bonds and mortgages.....	5	\$351,700 00			
Bonds and mortgages.....	5½	9,100 00			
Bonds and mortgages.....	6	91,600 00			
					\$442,400 00
United States bonds.....	4	300,000 00	114	\$308,400 00	
District of Columbia bonds.....	3.65	145,000 00	112	169,400 00	
New York city bonds.....	6	8,000 00	126	7,500 00	
New York city bonds.....	7	4,000 00	120	4,800 00	
Buffalo city bonds.....	7	12,000 00	137	16,440 00	
Buffalo city bonds.....	7	8,000 00	148	11,560 00	
Rochester city bonds.....	7	15,000 00	127	19,050 00	
Suffolk county bonds.....	5½	20,000 00	101	20,200 00	
East Hampton school district bonds.....	4	11,500 00	109	11,600 00	
Sag Harbor school district bonds.....	4	4,000 00	100	4,000 00	
					225,650 00
Cash on hand.....		\$10,045 01			
Cash deposited in banks and trust companies.....		66,484 74			
					76,530 75
Real estate, banking house and lot.....	Cost.	\$3,895 55			
Furniture and fixtures.....					
Interest accrued on bonds and mortgages.....		\$6,081 06			
Less over one year in arrears..		1,209 87			
					4,871 19
Interest accrued on stocks....					1,522 00
Interest accrued on deposits in banks, etc.....				Estimated.	14 02
					\$600,708 74

SAG HARBOR SAVINGS BANK — (Continued).

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount	
LIABILITIES.					
Due depositors.....	\$774,238 52	
Interest accrued	7,660 43	
Salaries accrued	20 00	
					\$781,918 95
Surplus	\$78,827 79

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of Interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	5	\$35,790 00		
Less over one year in arrears.....	....	11,600 00		
	5	\$340,900 00	\$17,039 50	
Bonds and mortgages.....	6	2,000 00	137 50	
Bonds and mortgages.....	6	\$91,690 00		
Less over one year in arrears.....	.....	1,550 00		
	6	\$89,700 00	5,824 40	
Stock investments.....	3½	20,000 00	700 00	
Stock investments.....	3.65	145,000 00	5,892 80	
Stock investments.....	4	75,500 00	3,020 00	
Stock investments.....	6	6,050 00	360 00	
Stock investments.....	7	39,000 00	2,730 00	
Cash deposited.....	2	2,677 45	53 85	
Cash deposited.....	3	63,757 29	1,912 71	
				\$30,630 16
CHARGES.				
Interest to depositors.....	.....	.....	\$29,653 31	
Salaries.....	.....	.....	2,950 00	
Other expenses.....	.....	.....	481 00	
Taxes.....	.....	.....	50 00	
				33,134 31
Excess of income.....	.....	.....	.....	\$3,495 85

THE SAVINGS BANK OF UTICA.

[Examined December 11, 1894.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.	.....	.....	.....	\$2,123,124 00
United States bonds.....	Var.	\$1,293,500 00	Var.	\$1,195,845 00	
Massachusetts State bonds.....	8	500,000 00	100	500,000 00	
Minnesota State bonds.....	3½	300,000 00	100	300,000 00	
Missouri State bonds.....	6	2,000 00	102½	2,050 00	
Albany city bonds.....	Var.	61,000 00	Var.	86,882 50	
Auburn city bonds.....	4	100,000 00	109	109,000 00	
Brooklyn city bonds.....	Var.	565,000 00	Var.	876,725 00	
Buffalo city bonds.....	7	206,000 00	Var.	304,040 00	
Elmira city bonds.....	4	11,000 00	105¼	11,577 50	
New York city bonds.....	Var.	200,000 00	Var.	288,635 00	
Poughkeepsie city bonds.....	7	38,000 00	143	54,340 00	
Rochester city bonds.....	7	45,000 00	131¼	59,175 00	
Ogdensburg city bonds.....	4	38,000 00	105¼	39,985 00	
Troy city bonds.....	7	50,000 00	103½	51,750 00	
Canton town bonds.....	4	4,000 00	100½	4,020 00	
Little Falls town bonds.....	6	8,000 00	101½	8,120 00	

THE SAVINGS BANK OF UTICA — (Continued).

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Rochelle town bonds	5	\$35,000 00	108	\$37,800 00	\$4,385,537 50
novia village bonds.....	4	8,000 00	102½	8,200 00	
Paris village bonds.....	Var.	16,000 00	Var.	16,580 00	
skill village bonds	7	25,000 00	125¼	31,312 50	
loans.....	4	\$1,500 00	286,418 83
contract	5	.....	.....	2,908 02
deposited. ....	.....	.....	.....	39,556 81
deposited in banks and trust companies.....	.....	.....	.....	242,454 52
ing house and lot.....	Cost.	76,700 12	Fst'd value.	25,000 00
r real estate.....	Cost.	6,724 59	Est'd value.	5,700 00
est accrued on bonds and mortgages	\$15,542 60	59,595 79
est accrued on stocks.....	.....	.....	.....	41,880 84
est accrued on call loans..	.....	.....	.....	11 68
est accrued on land con- tracts .....	.....	.....	.....	80 89
est accrued on deposits in banks and trust companies	2,129 78	\$6,885,486 14
LIABILITIES.					
depositors.	\$5,549,934 04	5,630,786 90
est accrued.....	.....	.....	.....	80,017 71
ies accrued.....	.....	.....	.....	835 15
urplus.....	\$1,254,649 24

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of Interest.	Amount at par.	Revenue.	Totals.
Loans and mortgages	5	\$2,009,483 00	\$100,471 65	\$291,385 71
Loans and mortgages	6	113,751 00	6,825 06	
Trust investments	3	500,000 00	15,000 00	
Trust investments	3½	300,000 00	10,500 00	
Trust investments	4	1,473,500 00	58,940 00	
Trust investments	5	51,000 00	2,550 00	
Trust investments	6	393,000 00	23,580 00	
Trust investments	7	938,000 00	65,660 00	
Loan	4	1,500 00	60 00	
Contracts	5	2,908 02	145 40	
Deposited in banks and trust com- panies	3	166,460 11	4,993 80	
Deposited in banks and trust com- panies	3½	75,994 41	2,659 80	
CHARGES.				
Interest to depositors	\$180,039 86	209,510 23
Fees .....	.....	.....	15,050 00
Salaries, repairs and insurance on banking house .....	.....	.....	1,678 95
Printing, advertising, etc .....	.....	.....	705 80
Lighting, etc .....	.....	.....	242 56
Other expenses .....	.....	.....	2,793 06
Excess of income .....	.....	.....	.....
				\$90,875 48

REPORT ON SAVINGS BANKS.

SCHENECTADY SAVINGS BANK.

[Examined June 5, 1894.]

ASSETS.	Rate of Interest	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.	.....	.....	.....	\$285.41
United States bonds	4	\$324,000 00	114	\$368,550 00	
United States bonds	5	65,000 00	107	59,550 00	
District of Columbia bonds	3.65	23,000 00	110	26,800 00	
Hamilton county bonds	5	3,500 00	100	3,500 00	
New York county bonds	5	1,500 00	117½	1,758 75	
Brooklyn city bonds	5	3,000 00	15¾	4,605 00	
New York city bonds	5	13,500 00	Var.	16,678 75	
Schenectady city bonds	Var.	155,600 00	Var.	160,000 00	
Ballston Spa village bonds.....	Var.	22,000 00	Var.	23,418 75	
Canton village bonds	3¾	40,000 00	100	40,000 00	
Fort Plain village bonds	4½	20,000 00	104¾	20,900 00	
Genesee village bonds	3¾	90,000 00	100	90,000 00	
Olean village bonds.....	4	25,000 00	103¾	25,962 50	
Port Jervis village bonds.....	4	25,000 00	103¾	25,625 00	
Saratoga Springs village bonds	Var.	10,000 00	Var.	10,025 00	
Watkins village bonds	4	23,600 00	102¾	23,575 00	
Rotterdam town school district bonds	5	1,755 70	104¾	1,861 50	
Schenectady county notes.....	5	21,000 00	100	21,000 00	
Schenectady city notes	Var.	41,713 21	100	41,713 21	
Cash on hand.....				\$5 00	285.87
Cash deposited in banks and trust companies				138,720 24	
Banking house and lot	Cost.	22,000 00		Est'd value.	138.75
Interest accrued on bonds and mortgages		\$8,803 10			15.06
Loss over one year in arrears..		483 11			
Interest accrued on stocks.....				\$6,319 99	
Interest accrued on city and county notes.....				6,535 97	
Interest accrued on deposits in trust companies		Estimated.		563 70	
				1,006 00	16.46
LIABILITIES.					\$1,551.51
Due depositors.....				\$1,392,694 48	
Due depositors (amount of defalcation as per pass books, etc.).....				17,327 25	
Interest accrued.....				19,968 10	
					1,429.82
Surplus					\$121.50

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of Interest	Amount at par.	Revenue.	Totals
Bonds and mortgages	5	\$368,850 00		
Loss over one year in arrears		4,500 00		
	5	\$363,850 00	\$19,192 50	
Bonds and mortgages	6	\$17,100 00		
Loss over one year in arrears		2,500 00		
	6	\$14,600 00	878 00	
Stock investments.....	3	105,000 00	3,150 00	
Stock investments.....	3¾	185,000 00	4,725 00	
Stock investments.....	3.65	33,000 00	1,204 80	
Stock investments.....	4	416,000 00	16,640 00	
Stock investments.....	4½	20,000 00	900 00	
Stock investments.....	5	7,383 70	344 20	

SCHENECTADY SAVINGS BANK — (Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Stock investments.....	6	\$94,000 00	\$5,640 00	
Stock investments.....	7	55,000 00	3,850 00	
Schenectady county notes.....	4	21,000 00	840 00	
Schenectady city notes.....	4	8,901 60	356 06	
Schenectady city notes.....	5	20,086 39	1,004 32	
Schenectady city notes.....	6	12,725 22	763 51	
Cash deposited in trust companies.....	2½	92,251 77	2,306 29	
Cash deposited in Schenectady Bank .....	.....	46,468 47	.....
				\$60,812 47
CHARGES.				
Interest to depositors	\$46,655 26	
Salaries.....	.....	.....	2,500 00
Taxes, repairs and insurance on banking house .....	.....	.....	222 10
Printing, advertising, etc.....	.....	.....	61 90
Fuel, lights, etc .....	.....	.....	87 27
Other expenses.....	.....	.....	97 30
Excess of income.....	\$11,188 64

SEAMEN'S BANK FOR SAVINGS, NEW YORK CITY.

[Examined May 23, 1894.]

ASSETS.	Rate of interest	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.	\$12,055,900 00
United States bonds.....	Var.	\$14,000,000 00	Var.	\$15,676,620 00	
Massachusetts State bonds.....	Var.	406,000 00	Var.	409,176 00	
New Hampshire State bonds...	6	19,000 00	106	21,905 00	
Rhode Island State bonds	6	200,000 00	100	200,000 00	
Indiana State bonds.....	8	40,000 00	100	40,000 00	
Missouri State bonds.....	Var.	573,000 00	Var.	573,410 00	
St. Louis city bonds.....	Var.	147,830 00	Var.	160,669 80	
Cleveland city bonds.....	5	100,000 00	110	110,000 00	
Boston city bonds.....	4	600,000 00	Var.	639,600 00	
Providence city bonds	5	375,000 00	Var.	406,000 00	
Albany city bonds.....	Var.	12,000 00	Var.	16,680 00	
Auburn city bonds.....	8	80,000 00	100	80,000 00	
Syracuse city bonds.....	Var.	150,000 00	Var.	152,400 00	
Rochester city bonds.....	7	193,000 00	Var.	238,580 00	
Buffalo city bonds.....	Var.	274,000 00	Var.	327,220 00	
Poughkeepsie city bonds.....	Var.	99,000 00	Var.	119,320 00	
New York city bonds.....	Var.	4,309,600 00	Var.	4,675,424 00	
Brooklyn city bonds.....	Var.	1,071,000 00	Var.	1,396,240 00	
Albany county bonds.....	4	18,000 00	106	19,080 00	
Kings county bonds.....	Var.	550,000 00	Var.	565,600 00	
Richmond county bonds	8½	30,000 00	100	30,000 00	
					25,857,918 80
Temporary loans.....	1,500 00
Cash on hand and deposited in bank	1,729,715 00
Banking house and lot.....	Cost	283,229 08	Estimated.	370,000 00
Interest accrued.	\$179,207 10	177,126 77
Less amount over one year in arrears.....	.....	2,030 33	.....	.....
					800 00
Rent accrued.....	
					\$40,192,461 56
LIABILITIES.					
Due depositors.....	\$32,833,043 11	32,818,241 81
Interest accrued .....	.....	.....	.....	475,193 70
Expenses accrued.....	.....	Estimated.	.....	5,000 00
Surplus.....	\$7,370,219 75

SEAMEN'S BANK FOR SAVINGS, NEW YORK CITY — (Continued).
ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest	Amount at par.	Revenue.	Totals.
Bonds and mortgages	4	\$1,623,000 00	\$64,920 00	
Bonds and mortgages	4¼	700,000 00	29,750 00	
Bonds and mortgages	4½	\$8,598,700 00		
Less amount over one year in arrears		12,000 00		
	4½	\$8,554,700 00	386,811 50	
Bonds and mortgages	5	\$1,098,600 00		
Less amount over one year in arrears		25,500 00		
	5	\$1 071,100 00	58,555 00	
Bonds and mortgages	6	\$39,000 00	2,876 00	
Stock and bond investments	3	1,845,000 00	55,350 00	
Stock and bond investments	3½	1,233,000 00	48,155 00	
Stock and bond investments	4	0,260,330 00	410,418 20	
Stock and bond investments	5	610,200 00	30,510 00	
Stock and bond investments	6	6,354,500 00	381,270 00	
Stock and bond investments	7	2,948,800 00	206,081 00	
Loans	5	1,500 00	75 00	
Cash deposited	2	1,488,980 72	29,679 61	
Cash deposited	2½	214,587 92	5,363 45	
Rents				\$1,668.75 19.15
CHARGES.				\$1,717.90
Interest to depositors			\$1,204,720 18	
Salaries			55,750 00	
Taxes, repairs and insurance			8,200 00	
Legal expenses			150 00	
Printing, advertising, fuel, etc			10,850 00	
Sundry expenses			5,050 00	
Excess of income				1,284.12 \$433.78

SKANEATELES SAVINGS BANK, SKANEATELES.
[Examined November 15, 1894]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	5 & 6				\$114,909
Idaho State warrants	6	\$3,212 71	100	\$3,212 71	
Washington State bonds	3½	10,000 00	107	10,700 00	
Oswego city bonds	7	1,000 00	103½	1,035 00	
Baldwinsville town bonds	3½	5,000 00	110	5,500 00	
Cortlandville town bonds	5	600 00	114¾	668 50	
Genoa town bonds (in default)	7	4,000 00			
Gravesend town bonds	5	5,000 00	121½	6,075 00	
Groton town bonds	7	2,000 00	117	2,340 00	
Horseheads town bonds	7	1,700 00	117	1,989 00	
Skaneateles town bonds	3¾	1,492 37	100	1,492 37	
Truxton town bonds	4	1,000 00	102½	1,025 00	
Marcellus town school district bonds	4	11,700 00	101½	11,875 50	
Mendon town school district bonds	5	7,000 00	109	7,630 00	
Onondaga town school district bonds	Var.	5,650 00	Var.	5,948 00	
Skaneateles town school district bonds	5	2,200 00	103¼	2,271 50	

SKANEATELES SAVINGS BANK, SKANEATELES - (Continued).

ASSETS.	Rate of Interest	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
loans	5	.....	.....	.....	\$19,000 00
on hand .....	.....	.....	.....	\$162 30	
deposited in banks and trust companies .....	.....	.....	.....	86,915 19	
.....					37,077 49
king house and lot	Cost.	\$10,697 00	.....	Est. value.	8,000 00
ulture and safe .....	.....	.....	.....	.....	500 00
accrued .....	.....	.....	.....	.....	175 00
rest accrued on bonds and mortgages .....	.....	\$2,790 69	.....	.....
over one year in arrears ..	.....	868 03	.....	.....
rest accrued on stocks .....	.....	.....	.....	\$2,422 66	
rest accrued on warrants ..	.....	.....	.....	1,185 78	
rest accrued on call loans .	.....	.....	.....	100 27	
rest accrued on deposits in banks and trust companies ..	.....	Estimated	.....	222 09	
.....				500 00	4,880 80
					\$244,644 87
LIABILITIES.					
depositors .....	.....	.....	.....	\$221,327 86	
rest accrued .....	.....	.....	.....	2,717 88	
ies accrued .....	.....	.....	.....	50 00	
.....					227,095 74
surplus .....	.....	.....	.....	.....	\$17,549 18

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
as and mortgages	5	\$79,969 00	\$3,998 45	
as and mortgages	6	\$34,960 00		
over one year in arrears .....	.....	4,600 00		
.....	6	\$20,360 00	1,821 60	
r investments	3½	15,000 00	525 00	
r investments	3¾	1,492 87	55 96	
r investments	4	12,700 00	508 00	
rs, in default Genoa town bonds	4	4,000 00	.....
r investments	4½	3,150 00	141 75	
r investments	5	17,300 00	865 00	
r investments	7	4,700 00	329 00	
rants	6	3,212 71	192 76	
loans	5	19,000 00	950 00	
deposited	2	9,081 24	181 62	
deposited	3	5,759 29	172 78	
deposited	3½	22,074 66	772 61	
.....				\$10,514 53
.....				800 00
CHARGES.				\$10,814 53
est to depositors .....	.....	.....	\$7,301 87	
ies .....	.....	.....	1,200 00	
s, repairs and insurance on banking use .....	.....	.....	109 29	
ing, advertising, etc .....	.....	.....	25 25	
lights, etc .....	.....	.....	68 92	
r expenses .....	.....	.....	115 08	
.....				8,890 41
Excess of income .....	.....	.....	.....	\$1,994 12

SOUTHOLD SAVINGS BANK.

[Examined October 20, 1894.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals
			Rate	Amount.	
Bonds and mortgages.....	4½	\$60,000 00			\$1,188,687 5
Bonds and mortgages.....	5	1,107,167 57			
Bonds and mortgages.....	6	21,100 00			
Bonds and mortgages	7	400 00			
United States bonds	6	\$10,000 00	108	\$10,800 00	614,108 66 5,000 00 21,672 49 8,911 98 75 69 175 00 10,000 00 1,474 80 \$7,115 14 94,320 04 \$1,648,837 37 19,569 86 150 00 101,435 18 \$1,950,616 31 1,088,557 23 \$862,059 08
United States bonds	4	51,000 00	114	58,140 00	
Kansas State certificates of indebtedness.....	4	12,500 00	100	12,500 00	
Brooklyn city bonds	Var.	80,000 00	Var.	114,400 00	
Rochester city bonds.....	7	30,000 00	127	38,100 00	
Long Island City bonds.....	Var	79,000 00	Var	88,8 5 00	
Lockport city bonds	3½	8,666 66	100	8,666 66	
Greenbush village bonds.....	4	10,000 00	Var.	10,050 00	
Waterville village bonds.....	4	20,000 00	102	20,400 00	
North Tonawanda village bds..	4	15,000 00	101	15,150 00	
Eden town bonds	7	1,000 00	100	1,000 00	
New Berlin town bonds.....	4	20,000 00	101	20,200 00	
Gravesend town bonds.....	5	26,000 00	100	26,000 00	
Corning town bonds	4	14,000 00	102	14,280 00	
Saratoga Springs town bonds..	4	5,000 00	102	5,100 00	
Schoharie town bonds	4	10,000 00	101	10,100 00	
New Utrecht town bonds	5	22,400 00	103	23,072 00	
Ithaca town bonds.....	5	11,000 00	103	11,350 00	
Somerset town bonds	5	6,000 00	101	6,060 00	
Cherry Creek town bonds.....	4	14,000 00	100	14,000 00	
Town of Southold school dis- trict No. 16 bonds	4	3,500 00	100	3,500 00	
Town of Southold school dis- trict No. 9 bonds	4	2,500 00	100	2,500 00	
Town of Jamaica school district No. 7 bonds	4	20,000 00	101	20,200 00	
Town of Hempstead school dis- trict No. 9 bonds	5	17,000 00	107	18,190 00	
Town of Moreau school district No 1 bonds	6	11,000 00	110	12,100 00	
Town of Islip school district No. 13 bonds	5	900 00	100	900 00	
Town of Gravesend school dis- trict No 3 bonds.....	6	8,500 00	104	8,840 00	
Town of Newtown school dis- trict No. 9 bonds.....	5	21,000 00	107	22,470 00	
Town of Southampton school district No. 3 bonds.....	5	3,500 00	101	3,535 00	
Town of Brookhaven school district No. 24 bonds.....	5	2,500 00	101	2,525 00	
Town of Smithtown school dis- trict No. 5 bonds	5	1,080 00	100	1,080 00	
Call loans	5	.....	.....	.....
Interest accrued on bonds and mortgages .....	.....	.....	.....	\$21,868 89
Less over one year in arrears..	.....	.....	.....	196 40
Interest accrued on stocks.....	.....	.....	.....	.....
Interest accrued on demand loan.....	5	.....	.....	.....
Interest accrued on deposits in banks and trust companies..	.....	.....	.....	.....
Banking house and lot.....	.....	.....	.....	.....
Furniture and fixtures.....	.....	.....	.....	.....
Cash on hand .....	.....	.....	.....	\$7,115 14
Cash deposited in banks and trust companies .....	.....	.....	.....	94,320 04
LIABILITIES.					
Due depositors.....	.....	.....	.....	\$1,648,837 37
Interest accrued .....	.....	.....	.....	19,569 86
Salaries accrued .....	.....	.....	.....	150 00
Surplus .....	.....	.....	.....	.....

SOUTHOLD SAVINGS BANK --(Continued).
ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest	Amount at par.	Revenue.	Totals.
Bonds and mortgages	4½	\$60,000 00	\$2,700 00	
Bonds and mortgages	5	\$1,107,167 57		
Less over one year in arrears		2,350 00		
	5	\$1,104,817 57	55,240 87	
Bonds and mortgages	6	21,100 00	1,266 00	
Bonds and mortgages	7	400 00	28 00	\$59,234 87
Stock investments.....	3½	8,666 66	\$803 88	
Stock investments.....	4	207,500 00	8,800 00	
Stock investments.....	4½	38,500 00	1,732 50	
Stock investments.....	5	136,880 00	6,819 00	
Stock investments.....	6	49,500 00	2,970 00	
Stock investments.....	7	106,500 00	7,455 00	27,579 88
Call loans.....	5	5,000 00	.....	250 00
Cash deposited	2	22,370 39	\$447 40	
Cash deposited	8	71,949 65	2,158 49	2,605 89
				\$89,670 59
CHARGES.				
Interest to depositors .....	.....	.....	\$64,634 41	
Salaries.....	.....	.....	3,620 00	
Other expenses.....	.....	.....	1,090 00	69,344 41
Excess of income.....	.....	.....	.....	\$20,326 18

STATE SAVINGS BANK, TROY.
[Examined May 23, 1894.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	4, 5 & 6	.....	.....	.....	\$26,150 00
Troy city bonds.....	Var.	\$21,000 00	Var.	\$21,215 00	21,215 00
Cash on hand .....	.....	.....	.....	\$720 15	
Cash deposited in National State Bank.....	.....	.....	.....	7,208 55	7,928 70
Interest accrued on bonds and mortgages .....	.....	.....	.....	\$394 26	
Interest accrued on stocks.....	.....	.....	.....	246 58	640 79
LIABILITIES.					\$55,931 49
Due depositors.....	.....	.....	.....	\$54,027 46	
Interest accrued.....	.....	.....	.....	587 95	54,615 41
Surplus .....	.....	.....	.....	.....	\$1,319 08

STATE SAVINGS BANK, TROY — (Continued).
ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages.....	4	\$4,000 00	\$160 00	
Bonds and mortgages.....	5	20,500 00	1,025 00	
Bonds and mortgages.....	6	1,650 00	99 00	
Stock investments.....	4	10,000 00	400 00	
Stock investments.....	5	11,000 00	550 00	
Cash deposited in National State Bank.....	.....	7,208 55	.....	\$2,234 00
CHARGES.				
Interest accrued.....	.....	.....	\$1,490 62	1,490 62
Excess of income.....	.....	.....	.....	\$743 38

SYRACUSE SAVINGS BANK.
[Examined November 19, 1894.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.	.....	.....	.....	\$4,505,736 79
United States bonds.....	Var.	\$660,000 00	Var.	\$766,400 00	
Missouri State bonds.....	6	82,000 00	Var.	84,190 00	
Texas State bonds.....	5	25,000 00	118 1/2	29,625 00	
Onondaga county bonds.....	4	84 000 00	Var.	34,750 00	
Brooklyn city bonds.....	Var.	140,000 00	Var.	192,852 50	
Buffalo city bonds.....	3 1/2	82,230 98	100	82,830 98	
New York city bonds.....	Var.	40,800 00	Var.	45,848 75	
Rochester city bonds.....	7	26,000 00	Var.	32,310 00	
Syracuse city bonds.....	Var.	529,500 00	Var.	573,678 75	
Syracuse city warrants.....	4	101,836 00	100	101,836 00	
Cortlandville town bonds.....	5	5,000 00	114 3/4	5,737 50	
Hastings town bonds.....	4	35,000 00	101	35,350 00	
Ithaca town bonds.....	5	15,000 00	101	15,150 00	
Manlius town bonds.....	7	32,100 00	117	37,557 00	
New Utrecht town bonds.....	5	71,200 00	105 3/4	75,294 00	
Seneca Falls town bonds.....	5	15,000 00	Var.	16,490 00	
Schroepel town bonds.....	5	5,500 00	109	5,995 00	
Truxton town bonds.....	4	100 00	102 1/2	102 50	
Manlius village bonds.....	4	20,000 00	102 3/4	20,550 00	
Geneva town school district bonds.....	5	9,000 00	102 1/4	9,202 50	
Salina town school district bds	5	1,500 00	103 1/4	1,548 75	2,167,299 23
Call loans.....	6	.....	.....	.....	1,000 00
Land contracts.....	6	.....	.....	.....	2,000 00
Cash on hand.....	.....	.....	.....	\$21,887 90	
Cash deposited in banks and trust companies.....	.....	.....	.....	577,959 24	
Banking house and lot.....	Cost.	367,171 84	.....	Est'd value.	599,847 14
Other real estate.....	Cost.	5,501 85	.....	.....	225,000 00
Furniture and safe.....	.....	.....	.....	.....	5,000 00
Insurance and taxes advanced.....	.....	.....	.....	.....	14,000 00
Interest accrued on bonds and mortgages.....	.....	\$87,936 07	.....	.....	384 00
Less over one year in arrears..	.....	3,266 27	.....	.....
Interest accrued on stocks.....	.....	.....	.....	\$84,649 80	
Interest accrued on warrants..	.....	.....	.....	21,553 43	
Interest accrued on call loan..	.....	.....	.....	8,006 72	
Interest accrued on land contracts.....	.....	.....	.....	19 17	
Interest accrued on deposits in banks and trust companies..	.....	.....	.....	39 10	
	Estimated.	7,400 00	
Rent accrued.....	121,670 23
					2,458 00
					\$7,344,205 02

EXAMINATIONS.

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SYRACUSE SAVINGS BANK — (Continued).

LIABILITIES.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Due depositors.....	\$6,733,242 14	
Due depositors on certificates of deposit.....	4,789 68	
Interest accrued	97,706 56	
Salaries accrued	920 00	
Teller's checks (treasurer's account)	2,956 08	
Unpaid mortgage loans.....	18,692 87	
					\$6,868,377 88
Surplus	\$786,018 05

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	4½	\$192,332 44	\$8,654 96	
Bonds and mortgages	5	\$4,310,364 35		
Less over one year in arrears .....	.....	46,853 00		
Bonds and mortgages	5	\$4,263,981 35	213,199 07	
Bonds and mortgages	6	3,040 00	182 40	
Stock investments.....	3	200,000 00	6,000 00	
Stock investments.....	3½	182,630 98	6,399 08	
Stock investments.....	4	399,100 00	15,964 00	
Stock investments.....	5	497,200 00	24,860 00	
Stock investments.....	6	185,000 00	11,100 00	
Stock investments.....	7	365,400 00	25,578 00	
Warrants.....	4	101,836 00	4,073 44	
Call loans.....	5	1,000 00	50 00	
Land contracts (less income on \$200 over year in arrears)	6	1,700 00	102 00	
Cash deposited	1½	31,495 09	472 43	
Cash deposited	2	157,698 07	3,153 96	
Cash deposited	3	303,393 17	9,101 80	
Cash deposited	3½	50,000 00	1,750 00	
Cash deposited	4	35,372 91	1,414 92	
				\$332,056 06
Rents .....	.....	.....	.....	9,857 24
				\$341,913 90
CHARGES.				
Interest to depositors .....	.....	.....	\$254,886 60	
Salaries.....	.....	.....	18,700 00	
Taxes, repairs and insurance on banking house .....	.....	.....	6,502 54	
Taxes, repairs and insurance on other real estate.....	.....	.....	61 87	
Printing, advertising, etc.....	.....	.....	1,384 73	
Fuel, lights, etc.....	.....	.....	4,873 45	
Other expenses.....	.....	.....	1,555 03	
				287,463 72
Excess of income.....	.....	.....	.....	\$54,450 18

REPORT ON SAVINGS BANKS.

TROY SAVINGS BANK, TROY.

[Examined May 31, 1894.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.	.....	.....	.....	\$1,153,825 00
United States bonds	4	\$1,000,000 00	113½	\$1,135,000 00	
United States bonds	6	100,000 00	110	110,000 00	
Connecticut State bonds.....	3	250,000 00	100	250,000 00	
Florida State bonds.....	6	30,000 00	120	36,000 00	
Indiana State bonds	3	50,000 00	100	50,000 00	
Maine State bonds.....	3	400,000 00	100	400,000 00	
Maryland State bonds.....	3.65	5,000 00	100	5,000 00	
Massachusetts State bonds....	Var.	490,000 00	100	490,000 00	
Missouri State bonds.....	6	100,000 00	105	105,000 00	
New Hampshire State bonds . .	4	100,000 00	107½	107,500 00	
Albany county bonds.....	4	20,000 00	Var.	20,725 00	
Erie county bonds	Var.	100,000 00	Var.	135,000 00	
Kings county bonds	Var.	65,000 00	Var.	66,057 50	
New York county bonds.....	6	10,000 00	117¼	55,625 00	
Rensselaer county bonds.....	4	175,000 00	Var.	181,425 00	
Albany city bonds	Var.	252,500 00	Var.	264,725 00	
Boston city bonds.....	4	10,000 00	109¼	54,125 00	
Brooklyn city bonds.....	4	100,000 00	110¼	110,250 00	
Buffalo city bonds	Var.	267,000 00	Var.	322,125 00	
New York city bonds.....	Var.	652,000 00	Var.	705,000 00	
St. Louis city bonds	4	10,000 00	105	54,000 00	
Syracuse city bonds.....	3½	10,000 00	100	10,000 00	
Troy city bonds.....	Var.	548,462 25	Var.	624,022 25	
Avon village bonds.....	4	15,000 00	102	15,000 00	
Lansingburgh village bonds..	4	104,000 00	Var.	105,700 00	
Sing Sing village bonds.....	4	10,000 00	Var.	20,700 00	
Troy city tax sale certificates..	10	.....	.....	.....	5,451,384 75
Cash on hand . . . . .	.....	.....	.....	\$31,905 75	1,700 24
Cash deposited in banks and trust companies . . . . .	.....	.....	.....	381,728 62	
Banking house and lot.....	Cost.	481,675 00	.....	Est'd value..	413,635 37
Other real estate.....	Cost.	5,473 41	.....	Est'd value..	150,000 00
Interest accrued on bonds and mortgages . . . . .	.....	\$17,593 52	.....		5,473 41
Less over one year in arrears ..	.....	292 22	.....	
Interest accrued on stocks ....	.....	.....	.....	\$17,501 20	
Interest accrued on deposits in banks and trust companies..	.....	.....	.....	87,127 51	
Interest accrued on tax sale certificates.....	.....	.....	.....	3,255 47	
Less on certificates against property mortgaged to bank over one year in arrears of interest . . . . .	.....	.....	.....
Rents accrued . . . . .	.....	.....	.....		58,191 27
	.....	.....	.....		250 05
	.....	.....	.....		\$7,204,522 75
LIABILITIES.					
Due depositors.....	.....	.....	.....	\$5,975,747 80	
Interest accrued . . . . .	.....	.....	.....	26,285 31	
Salaries accrued.....	672 40	
Expenses accrued.....	36 85	
		6,002,743 45
Surplus	\$1,201,750 31

EXAMINATIONS.

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TROY SAVINGS BANK, TROY — (Continued). ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of Interest	Amount at par.	Revenue.	Totals.
id mortgages.....	4	\$129,300 00	\$6,778 00	
id mortgages.....	4½	515,400 00	23,198 00	
id mortgages.....	5	\$169,125 00		
r one year in arrears.....		4,000 00		
vestments.....	5	\$465,125 00	23,256 25	
vestments.....	3	1,665,000 00	49,950 00	
vestments.....	3½	294,000 00	10,290 00	
vestments.....	3.65	5,000 00	182 50	
vestments.....	4	2,080,868 29	83,324 49	
vestments.....	4½	47,000 00	2,115 00	
vestments.....	5	52,000 00	2,600 00	
vestments.....	6	698,000 00	41,680 00	
vestments.....	7	232,000 00	16,940 00	
certificates.....	10	\$1,770 94		
ount against property mortgaged		650 05		
k in arrears of int. over one year..				
vested in trust company.....	10	\$1,111 10	111 19	
vested in banks.....	11½	89,834 38	1,347 37	
vested in trust company.....	2½	197,633 37	4,940 63	
	3	94,270 37	2,828 13	
				\$368,640 00
				3,328 00
				\$371,968 00
CHARGES.				
to depositors.....			\$197,120 92	
repairs and insurance on banking			12,102 00	
advertising, etc.....			10,709 75	
ht, etc.....			639 26	
penses.....			1,569 62	
			1,316 20	
				223,475 94
as of income.....				\$48,492 75

UNION DIME SAVINGS INSTITUTION, NEW YORK CITY.

[Examined October 1, 1891.]

ASSETS	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
id mortgages.....	Var.				\$7,478,000 00
tates bonds.....	4	\$550,000 00	115	\$632,500 00	
ut State bonds.....	3	105,000 00	100	05,000 00	
ate bonds.....	3	300,000 00	100	300,000 00	
assets State bonds.....	3	90,000 00	110	99,000 00	
npshire State bonds.....	4	75,000 00	107½	80,625 00	
ikota State bonds.....	3½	125,000 00	100	125,000 00	
unty bonds.....	Var.	150,000 00	Var.	163,950 00	
k county bonds.....	Var.	81,500 00	Var.	99,233 75	
ounty bonds.....	4	60,000 00	10½	60,900 00	
ity bonds.....	4	45,000 00	Var.	45,247 50	
am city bonds.....	3	90,000 00	100	90,000 00	
i city bonds.....	Var.	224,500 00	Var.	261,907 50	
and City bonds.....	Var.	320,500 00	Var.	423,655 00	
ernon city bonds (in-					
ormerly village).....	4	95,500 00	Var.	108,005 00	
k city bonds.....	Var.	383,700 00	Var.	433,977 25	
ity bonds.....	Var.	126,000 00	Var.	127,102 50	
r city bonds.....	Var.	244,000 00	Var.	297,875 00	
city bonds.....	3½	200,000 00	100	200,000 00	
a town bonds.....	4	64,500 00	Var.	66,520 00	

UNION DIME SAVINGS INSTITUTION, NEW YORK CITY — (Continued).

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE		Totals.
			Rate.	Amount.	
Gravesend town bonds.....	Var.	\$199,000 00	Var.	\$233,661 50	
Hancock town bonds	4	46,500 00	Var.	47,097 50	
Massena town bonds.....	4½	8,000 00	103¼	8,280 00	
Newfield town bonds	7	4,000 00	119½	4,780 00	
New Utrecht town bonds	5	17,500 00	106¼	18,418 75	
Perry town bonds.....	7	15,000 00	117	17,550 00	
Ulysses town bonds	7	22,000 00	119½	26,290 00	
Volney town bonds	4	159,000 00	Var.	162,870 00	
Walton town bonds.....	4	108,000 00	Var.	109,800 00	
Canastota village bonds	3¾	30,000 00	100	30,000 00	
Greenbush village bonds.....	4	84,000 00	Var.	85,252 50	
Groton village bonds	3½	29,000 00	100	29,000 00	
New Rochelle village bonds....	4	30,000 00	103¾	30,825 00	
Olean village bonds.....	4	12,000 00	Var.	12,818 75	
Plattsburgh village bonds.....	4	10,000 00	101	10,100 00	
Sing Sing village bonds.....	4	100,000 00	103	103,000 00	
Tonawanda village bonds.....	4	100,000 00	102½	102,500 00	
White Plains village bonds	4	55,000 00	Var.	55,487 50	\$4,912 25 00
Call loan	5	.....	.....	.....	\$12,385,220 00
Cash on hand... ..	.....	.....	.....	\$161,683 76	16,000 00
Cash deposited in banks and trust companies.....	.....	.....	.....	1,070,216 21	
Banking house and lot	Cost.	\$724,365 38	.....	Est'd value.	1,231,800 00
Other real estate.....	Cost.	151,546 07	.....	Est'd value.	450,000 00
Interest accrued on bonds and mortgages .....	.....	\$164,160 30	.....	.....	150,000 00
Less over one year in arrears..	.....	11,473 32	.....	.....
Interest accrued on stocks.....	.....	.....	.....	\$152,696 98	
Interest accrued on call loan ..	.....	.....	.....	54,759 01	
Interest accrued on deposits in banks and trust companies ..	.....	.....	.....	202 22	
Taxes advanced on property mortgaged to bank .....	.....	.....	.....	6,989 15	214,636 36
Insurance advanced on prop- erty mortgaged to bank.....	.....	.....	.....	.....	1,503 40
Rents accrued.....	.....	.....	.....	.....	450 54
LIABILITIES.					3,706 08
Due depositors.....	.....	.....	.....	\$13,540,215 64	\$14,444,476 98
Interest accrued.....	.....	.....	.....	118,855 39	
Taxes accrued .....	.....	.....	.....	4,698 75	
Expenses accrued .....	.....	.....	.....	30 91	
Rent prepaid .....	.....	.....	.....	400 00	
Surplus .....	.....	.....	.....	.....	13,664,169 60
					\$790,316 24

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of Interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	4½	\$1,757,650 00		
Less over one year in arrears .....	.....	50,000 00		
	4½	\$1,707,650 00	\$76,844 25	
Bonds and mortgages	5	\$5,180,900 00		
Less over one year in arrears .....	.....	67,000 00		
	5	\$5,113,900 00	\$255,005 00	

UNION DIME SAVINGS INSTITUTION, NEW YORK CITY — (Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	5½	\$8,000 00	\$440 00	
Bonds and mortgages	6	\$527,150 00		
Less over one year in arrears		32,000 00		
	6	\$495,150 00	29,709 00	
Stock investments.....	8	685,000 00	20,550 00	
Stock investments.....	3½	651,000 00	22,785 00	
Stock investments.....	3¾	20,000 00	1,125 00	
Stock investments.....	4	1,785,500 00	71,420 00	
Stock investments.....	4½	419,500 00	18,877 50	
Stock investments.....	5	184,800 00	9,240 00	
Stock investments.....	6	386,000 00	23,160 00	
Stock investments.....	7	387,900 00	27,153 00	
Call loan.....	5	16,000 00	800 00	
Cash deposited	1	36,500 00	365 00	
Cash deposited	2	146,000 00	2,920 00	
Cash deposited	3	839,500 00	25,165 00	
Cash deposited		48,216 21		
				\$586,268 75
Rents				30,330 00
				\$616,598 75
CHARGES.				
Interest to depositors			\$475,261 57	
Salaries			41,720 00	
Taxes, repairs and insurance on banking house			8,780 00	
Taxes, repairs and insurance on other real estate			1,638 00	
Legal expenses.....			960 00	
Printing, advertising, etc			5,500 00	
Fuel, lights, etc			980 00	
Other expenses (including maintenance of banking house).....			9,420 00	
				544,259 57
Excess of income.....				\$72,339 18

UNITED STATES SAVINGS BANK, NEW YORK CITY.

[Examined October 26, 1894.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.				\$177,000 00
United States bonds	6	\$40,000 00	Var.	\$43,150 00	
New York city bonds	Var.	5,000 00	Var.	5,210 00	
Boston city bonds	4	10,000 00	102	10,200 00	
Long Island City bonds.....	Var.	8,500 00	Var.	8,951 00	
Watertown town bonds.....	4	1,000 00	100	1,000 00	
Queensbury town bonds.....	5	5,000 00	108	5,400 00	
Westchester town bonds.....	3½	10,000 00	100	10,000 00	
Jamaica town bonds.....	4	5,000 00	104	5,150 00	
Greenwich town bonds.....	4	6,000 00	103	6,180 00	
Flushing village bonds.....	Var.	8,500 00	Var.	8,915 00	
Clinton county bonds.....	4	3,000 00	100	3,000 00	
Kings county bonds	4	5,000 00	104	5,200 00	
					112,355 00
Furniture and fixtures				Estimated.	1,500 00
Cash on hand				\$4,847 21	
Cash deposited in banks.....				33,408 25	
					38,255 46
Interest accrued.....					4,609 43
					\$333,719 86
LIABILITIES.					
Due depositors.....				\$330,568 21	
Interest accrued				2,965 85	
					333,534 06
Surplus					\$185 80

UNITED STATES SAVINGS BANK, NEW YORK CITY — (Continued).
ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	4½	\$25,000 00	\$1,125 00	\$14,921 00
Bonds and mortgages	5	124,500 00	6,225 00	
Bonds and mortgages	5½	19,000 00	1,045 00	
Bonds and mortgages	6	8,500 00	510 00	
Stock and bond investments	3¼	10,000 00	325 00	
Stock and bond investments	4	36,000 00	1,440 00	
Stock and bond investments	5	6,500 00	325 00	
Stock and bond investments	6	48,000 00	2,880 00	
Stock and bond investmen.s	7	6,500 00	455 00	
Cash deposited.	2	18,116 45	362 32	
Cash deposited	1½	15,291 60	229 37	
CHARGES.				
Interest to depositors.....	.....	.....	\$9,295 66
Salaries.....	.....	.....	2,750 00
Taxes, repairs and insurance.....	.....	.....	308 04
Printing, advertising, fuel, light, etc.....	.....	.....	770 19
Other expenses.....	.....	.....	472 55
Excess of income				18,586 41
				\$1,335 25

WALDEN SAVINGS BANK.

[Examined February 14, 1895.]

ASSETS.	Rate of interest	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5 & 6	\$168,007 00
New Hampshire State bonds ..	6	\$3,000 00	109	\$3,270 00	
Greene county bonds	7	1,500 00	106	1,590 00	
New York city bonds	5	2,000 00	116	2,320 00	
Brooklyn city bonds.....	Var.	6,000 00	Var.	7,030 00	
Rochester city bonds.....	7	11,000 00	120	13,200 00	
Buffalo city bonds.....	7	1,000 00	151	1,510 00	
Poughkeepsie city bonds.....	Var.	10,000 00	Var.	11,040 00	
Newburgh city bonds	4	5,000 00	100	5,000 00	
Montgomery village bonds	4	400 00	100	400 00	
Goshen village bonds.....	4	3,000 00	101	3,030 00	
Port Jervis village bonds	4	20,000 00	103	20,600 00	
Hammondsport village bonds.....	4	5,000 00	102	5,100 00	
Deer Park town bonds.....	7	2,500 00	107	2,675 00	
Shawangunk town bonds.....	4½	3,000 00	101	3,030 00	
Thompson town bonds	Var.	11,000 00	Var.	11,450 00	
Montgomery town bonds.....	Var.	8,705 00	00	8,705 00	
Kingston town bonds.....	7	500 00	106	530 00	
Liberty town bonds.....	4	8,600 00	102	8,160 00	
Crawford town school district No. 3 bonds.....	4½	1,000 00	100	1,000 00	
Hempstead town school district No 21 bonds.....	4	18,000 00	101	18,180 00	129,030 00
Montgomery town school district No. 13 bonds.....	4½	1,200 00	100	1,200 00	
Cash on hand and deposited in banks .....	.....	.....	.....	.....
Real estate .....	.....	.....	.....	.....
Interest accrued on stocks.....	.....	.....	.....	.....
Interest accrued on bonds and mortgages .....	.....	.....	.....	\$2,846 01
Less amount over one year in arrears .....	.....	.....	.....	872 71
				\$1,973 30	
Interest accrued on deposits...	.....	.....	.....	65 00
Rents accrued .....	.....	.....	.....	.....
					2,038 30
					75 00
					\$20,200 71

WALDEN SAVINGS BANK — (Continued).

LIABILITIES.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Due depositors.....	\$379,498 52	
Interest accrued.....	1,181 84	
Salaries and rent accrued.....	102 87	
Other expenses accrued.....	40 42	
					\$280,823 15
Surplus	\$49,877 16

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of Interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	5	\$127,057 00		
Less amount over one year in arrears.....	.....	10,755 60		
	5	\$116,302 00	\$5,815 10	
Bonds and mortgages	6	\$40,950 00		
Less amount over one year in arrears.....	.....	400 00		
	6	\$40,550 00	2,433 00	
Stock investments.....	3½	2,780 00	97 30	
Stock investments.....	4	57,325 00	2,693 16	
Stock investments.....	4½	10,200 00	459 00	
Stock investments.....	5	10,000 00	500 00	
Stock investments.....	6	8,000 00	480 00	
Stock investments.....	7	23,500 00	1,645 00	
Deposits in bank.....	2	25,700 00	514 00	
Rents .....	.....	.....	120 00	
				\$14,756 40
CHARGES				
Interest to depositors .....	.....	.....	\$9,894 24	
Salaries.....	.....	.....	1,150 00	
Other expenses.....	.....	.....	410 00	
				11,454 24
Excess of income.....	.....	.....	.....	\$3,302 16

WARWICK SAVINGS BANK.

[Examined November 20, 1894.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	4½&5	.....	.....	.....	\$327,343 00
Nebraska State bonds.....	4	\$20,000 00	101	\$20,200 00	
North Dakota State bonds.....	4	11,000 00	107	11,770 00	
South Dakota State bonds.....	3½	20,000 00	102	20,400 00	
New York city bonds	Var.	46,700 00	Var.	52,720 00	
Brooklyn city bonds	Var.	46,000 00	Var.	58,450 00	
Long Island City bonds.....	Var.	18,000 00	Var.	18,510 00	
Rochester city bonds.....	7	2,000 00	125	2,500 00	
Buffalo city bonds	Var.	4,000 00	Var.	5,030 00	
Yonkers city bonds.....	4	10,000 00	108	10,800 00	
New York county bonds.....	6	2,000 00	117	2,340 00	
Greene county bonds.....	5	2,500 00	103	2,575 00	
Canton village bonds.....	3½	15,000 00	100	15,000 00	
College Point village bonds....	7	5,000 00	137	6,850 00	
Suspension Bridge village bds.	4½	6,000 00	109	6,540 00	
Warwick village bonds	4	14,000 00	102	14,280 00	
New Utrecht town bonds.....	5	20,000 00	Var.	20,600 00	

WARWICK SAVINGS BANK—(Continued).

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Perry town bonds	7	\$10,200 00	116	\$11,832 00	
Sodus town bonds	5	5,000 00	109	5,450 00	
Somerset town bonds.....	5	7,500 00	104	7,800 00	
Warwick town bonds.....	4	4,000 00	100	4,000 00	
West Farms town bonds.....	7	1,000 00	200	2,000 00	
Wilson town bonds.....	5	5,000 00	105	5,250 00	
Hamburgh town school dis- trict No 1 bonds.....	5	3,750 00	103	3,862 50	
Hempstead town school dis- trict No. 15 bonds.....	5	10,000 00	114	11,400 00	
Newtown town school district No. 9 bonds.....	5	5,000 00	115	5,750 00	
Walton town school district No. 1 bonds.....	4	12,000 00	101	12,120 00	
Warwick town school district No. 12 bonds.....	4	5,000 00	101	5,050 00	
					\$343,083 30
Cash on hand and deposited in banks and trust companies ..	.....	.....	.....	.....	51,670 43
Interest accrued on bonds and mortgages .....	.....	.....	.....	\$5,948 40	
Interest accrued on stocks.....	.....	.....	.....	4,911 22	
Interest accrued on deposits in trust companies.....	.....	.....	.....	261 93	
					11,121 55
Furniture and fixtures.....	.....	.....	.....	.....	500 00
					\$733,923 43
LIABILITIES.					
Due depositors.....	.....	.....	.....	\$669,804 36	
Interest accrued .....	.....	.....	.....	9,439 57	
Salaries accrued .....	.....	.....	.....	151 51	
Expenses accrued .....	.....	.....	.....	57 61	
					679,453 05
Surplus .....	.....	.....	.....	.....	\$54,470 43

ANNUAL INCOME AND CHARGES THEREON.

INVESTMENTS, ETC.	Rate of Interest.	Amount at par.	Revenue.	Totals.
Bonds and mortgages	4½	\$121,000 00	\$5,445 00	
Bonds and mortgages	5	206,313 00	10,317 15	
Stock investments.....	3½	36,000 00	1,260 00	
Stock investments.....	4	76,000 00	3,040 00	
Stock investments.....	4½	11,000 00	495 00	
Stock investments.....	5	94,150 00	4,707 50	
Stock investments.....	6	66,800 00	4,008 00	
Stock investments.....	7	26,700 00	1,869 60	
Cash deposited.....	3	32,909 42	987 28	
Cash deposited.....	2	14,000 00	280 00	
				\$32,403 93
CHARGES.				
Interest to depositors.....	.....	.....	\$24,447 85	
Salaries .....	.....	.....	1,950 00	
Rent .....	.....	.....	225 00	
Legal expenses .....	.....	.....	16 00	
Printing, advertising, etc.....	.....	.....	94 65	
Fuel, lights, etc .....	.....	.....	48 10	
Other expenses.....	.....	.....	138 57	
				26,900 17
Excess of income.....	.....	.....	.....	\$5,483 76

WILLIAMSBURGH SAVINGS BANK, BROOKLYN.

[Examined November 19, 1894.]

ASSETS.	Rate of interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
mortgages.....	5 & 6	\$14,226,492 00 440 35
advanced on same..	.....	.....	.....	.....
as bonds	Var.	\$1,354,000 00	Var	\$1,508,460 00	16,072,331 00
te bonds.....	6	6,000 00	100	6,000 00	
te bonds	3	1,400,000 00	100	1,400,000 00	
its State bonds.....	5	10,000 00	102	10,200 00	
shire State bonds ..	6	210,500 00	Var.	241,665 00	
State bonds.....	6	9,000 00	106	9,540 00	
State bonds.....	3½	1,000,000 00	104	1,040,000 00	
le city bonds	Var	41,000 00	Var.	55,810 00	
ty bonds.....	Var.	6,421,000 00	Var.	7,500,720 00	
ity bonds	Var.	1,429,100 00	Var.	1,500,876 00	
ity bonds	7	312,000 00	Var.	336,530 00	
bonds	7	81,000 00	Var.	1 4,170 00	
bonds	4	75,000 00	104	78,000 00	
bonds.....	4	19,000 00	110	20,900 00	
onds	3½	40,000 00	100	40,000 00	
ity bonds.....	4	15,000 00	Var.	15,100 00	
ounty bonds.....	Var.	421,500 00	Var.	425,140 00	
y bonds	Var.	798,000 00	Var.	793,790 00	
ounty bonds.....	Var.	196,400 00	Var.	203,590 00	
ounty bonds	4	11,000 00	103	11,330 00	\$2,390,489 10 200,000 00 24,422 99 587,244 24 \$33,501,419 08
wn bonds	3½	110,000 00	100	110,000 00	
bonds.....	4	20,500 00	100	20,500 00	\$428,014 16 1,962,474 94
y bonds	7	50,000 00	116	58,000 00	
id	2,390,489 10 200,000 00 24,422 99 587,244 24 \$33,501,419 08
ted.....	.....	.....	.....	.....
use and lot	Cost.	689,000 00	Est'd value.	2,390,489 10 200,000 00 24,422 99 587,244 24 \$33,501,419 08
state .....	.....	24,422 99	.....	Est'd value.
rned.....	\$33,501,419 08
BILITIES.					\$27,548,458 71 342,812 70 8,426 95
ors.....	.....	.....	.....	.....
rned	37,899,096 36
taxes accrued .....	.....	.....	.....	.....
.....	\$5,001,721 32

ANNUAL INCOME AND CHARGES THEREON.

VESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals.
mortgages	5	\$14,066,832 00	\$703,341 60	\$1,457,040 42 1,025 00 \$1,458,065 42
mortgages	6	159,660 00	9,579 60	
ond investments	3	1,520,000 00	47,400 00	
ond investments.....	3½	2,163,000 00	75,715 00	
ond investments.....	4	2,976,500 00	119,060 00	
ond investments.....	4½	120,400 00	5,418 00	
ond investments.....	5	718,100 00	35,655 00	
ond investments....	5½	18,000 00	715 00	
ond investments.....	6	2,844,000 00	170,640 00	
ond investments.....	7	2,620,000 00	253,400 00	
ted	2	1,837,121 86	26,756 43	
ted	1½	624,653 08	9,309 79	
.....	
.....	

WILLIAMSBURGH SAVINGS BANK, BROOKLYN — (Continued).

INVESTMENTS, ETC.	Rate of interest.	Amount at par.	Revenue.	Totals
CHARGES.				
Interest to depositors.....	\$394,305 61	
Salaries.....	51,080 00	
Taxes, repairs and insurance	9,214 66	
Printing, advertising, fuel, light, etc	3,432 58	
Other expenses.....	2,108 18	\$900,121 05
Excess of income.....	\$497,941 39

companies of this State, January 1, 1895.

NAME	UNITED STATES BONDS.			New York city two and one-half per cent. bonds.	New York city three per cent bonds.	Brooklyn city three per cent bonds.	Brooklyn city three and one-half per cent. bonds.	Brooklyn city four per cent bonds.	Niagara Falls city bonds four per cent.	Buffalo city three and one-half per cent. bonds.	Rochester city three and one-half per cent. bonds.	Bonds and mortgages.	Cash.
	Two per cent.	Four per cent.	Six per cent.										
Atlantic Trust Company, New York city.
Binghamton Trust Company.
Brooklyn Trust Company.
Buffalo Loan, Trust and Safe Deposit Company.
Buffalo Trust Company.
Central Trust Company, New York city.
Columbus Trust Company, Newburgh.
Continental Trust Company, New York city.
Delaware Loan and Trust Company.
Farmers' Loan and Trust Co., New York city.
Fidelity Trust and Guaranty Co. of Buffalo.
Franklin Trust Company, Brooklyn.
Hamilton Trust Company, Brooklyn.
Holland Trust Company, New York city.
Ithaca Trust Company.
Kings County Trust Company, Brooklyn.
Knickerbocker Trust Company, New York city.
Long Island Loan and Trust Co., Brooklyn.
Manhattan Trust Company, New York city.
Mercantile Trust Company, New York city.
Metropolitan Trust Company, New York city.
Nassau Trust Company of the City of Brooklyn.
New York Guaranty and Indemnity Company.
New York Life Insurance and Trust Company.
New York Security and Trust Company.
Orange County Trust and Safe Deposit Company, Middletown.
People's Trust Company, Brooklyn.
Real Estate Trust Company, New York city.
Rochester Trust and Safe Deposit Company.
Security Trust Company of Rochester.
State Trust Company (The), New York city.
Title Guarantee and Trust Co., New York city.
Trust and Deposit Co. of Onondaga, Syracuse.
Union Trust Company of Jamestown.
Union Trust Company, New York city.
United States Transfer and Exchange Association, New York city.
United States Trust Company, New York city.
Washington Trust Company, New York city.
	\$70,000	\$770,000	\$100,000	\$535,000	\$1,175,000	\$870,000	\$100,000	\$100,000	\$20,000	\$20,000	\$20,000	\$20,000	\$275 95

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DETAILED STATEMENT
OF THE CONDITION OF THE
LOAN AND TRUST COMPANIES OF THE STATE
ON THE
FIRST DAY OF JANUARY, 1895,

As compiled from their reports to the Superintendent of Banks.

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ATLANTIC TRUST COMPANY, NEW YORK CITY.

[39 William street; chartered 1887.]

W. H. MALE, *President.*

J. S. SUYDAM, *Secretary.*

TRUSTEES.

E. H. R. LYMAN,
J. L. RIKER,
CLIFFORD A. HAND,
H. H. ROGERS,
J. LANGDON WARD,
MATTHIAS NICOLL,

W. H. H. MOORE,
JOHN F. HALSTEAD,
L. V. F. RANDOLPH,
JOSEPH H. CHAPMAN,
ALFRED WAGSTAFF,
H. A. V. POST,
W. R. T. JONES.

ANTON A. RAVEN,
W. H. MALE,
JOEL F. FREEMAN,
C. D. LEVERICH,
LEWIS CASS LEDYARD,
WM. CARPENDER,

RESOURCES.

Bonds and mortgages..... \$246,500 00
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
New York city stock	\$346,850 00	\$350 000 00	\$358,000 00
New York and Harlem R. R. Co.	42,725 00	20,000 00	53,000 00
N. Y., New Haven and Hartford	58,610 00	35,000 00	63,050 00
Atlantic Mutual Ins. Co. scrip..	15,827 50	15,000 00	16,200 00
N. Y., Lack. and Western R. R.	23,350 00	20,000 00	23,650 00
Chicago and Northwestern pfd.	29,075 00	20,000 00	28,600 00
St. Paul and Duluth.....	5,808 88	6,300 00	5,808 88
Rome, Watert'n and Ogdensbgh.	23,875 00	20,000 00	23,300 00
	<u>\$345,616 88</u>	<u>\$186,300 00</u>	<u>\$566,603 88</u>

Amount loaned on collaterals 566,603 88
Cash on deposit in banks or other moneyed institutions 5,205,645 57
Cash on hand 890,738 81
826 55
Amount of assets not included under either of the above
heads, viz.:

Accrued interest	\$65,918 71
Commission due and uncollected	7,000 00
Advances on account of trusts.....	228 91
	<u>78,147 62</u>
	<u>\$6,982,962 43</u>

LIABILITIES.

Capital stock paid in, in cash \$500,000 00
Surplus fund..... 500,000 00
Undivided profits..... 105,580 08
Deposits in trust..... 30,242 88
General deposits..... 5,827,639 47
Other liabilities, not included under either of the above
heads, viz.:

Interest accrued on deposits.....	\$4,500 00
Dividend charged off December 31, 1894.....	15,000 00
	<u>19,500 00</u>
	<u>\$6,982,962 43</u>

344	REPORT ON TRUST COMPANIES.
SUPPLEMENTARY.	
Total amount of interest, commissions and profits of every kind received during the year.....	\$251,197
Amount of interest paid to and credited depositors during the same period.....	120,123
Amount of expenses of the institution during the same period,	48,816
Amount of dividends on capital stock declared during the year, payable January 2, April 1, July 1, and October 1, 1894,	60,000
Amount of deposits made by order of court.....	226,581
Number of deposits on which interest is allowed at this date...	6
Total amount of such deposits.....	4,640,333
Rate of interest on same	<u>1 to 4 per cen</u>

BINGHAMTON TRUST COMPANY, BINGHAMTON.	
[State and Henry streets; chartered 1890.]	
C. J. KNAPP, President.	JACOB WISER, Cash.
TRUSTEES.	
CHARLES J. KNAPP, G. TRACY ROGERS, A. J. SCHLAGER, JEROME B. LANFIELD, JACOB WISER,	FRANK GOULD, CYRUS STRONG, J. STEWART WELLS, H. H. CRARY, W. J. WELSH,
JOHN B. SIMPSON, STODDARD HAMMOND, MAURICE BIRDSALL, WM. E. TAYLOR, JOHN B. BOWEN.	

RESOURCES.			
Bonds and mortgages.....			\$416,161
Stock investments, viz.:			
Stocks and bonds.	Cost.	Par value.	Estimated market value.
United States bonds.....	\$55,000 00	\$50,000 00	\$57,250 00
St. Paul M. and N. guaranteed..		50,000 00	55,000 00
Wells Fargo & Co		5,600 00	5,600 00
Chicago, Mil. and St. Paul con..		17,000 00	13,905 00
Delaware and Hudson		6,000 00	7,125 00
Michigan Central.....		5,000 00	4,900 00
Chicago and North Western.....		5,000 00	4,850 00
Central of N. J.		5,000 00	4,450 00
Pennsylvania Gas Co.....		9,500 00	10,100 00
Pennsylvania Oil Co.....		400 00	
Jamestown Gas Co.....		200 00	
Whitney Myers Seed Co.....		7,000 00	7,000 00
U. S. Leather Co.....		96,000 00	66,400 00
Illinois Central.....		10,000 00	8,400 00
Chicago, Burlington and Quincy.		20,000 00	16,480 00
Chicago and Rock Island.....		5,000 00	3,050 00
Wheeling and Lake Erie.....		10,000 00	4,200 00
Lake Erie and Western pfd.....		10,000 00	7,100 00
Pullman Palace Car Co.....		15,000 00	23,250 00
Olean Pad Co		251 45	251 45
Lehigh and Wilkes Barre first...		13,000 00	13,910 00
Chesapeake and Ohio.....	697,197 90	5,000 00	5,350 00
Montana Central.....		10,000 00	11,500 00
Town of Hancock.....		1,500 00	1,540 00
Binghamton Railway Co.....		160,000 00	160,500 00
Great No. Co. col. treas		25,000 00	23,750 00
St. Paul, Min. and W. man. ext.		5,000 00	4,250 00
Orlean Street Railway Co.....		66,000 00	67,980 00
Central City Water.....		20,000 00	20,000 00
Grant Coal Mining Co.....		49,500 00	50,985 00
Little Rock Paving.....		5,400 00	5,515 00
Cambria Lumber Co. 1st.....		5,000 00	5,150 00
Grand River Coal and Coke 1st..		13,000 00	13,390 00
Montana Central 1st.....		5,000 00	5,150 00
Kentucky Central 1st.....		3,000 00	2,550 00
Nash. Chat. and St. Louis con 1st.		5,000 00	5,025 00
Burlington, C. Rapids and N. 1st		10,000 00	10,600 00
Oregon Improvement Co. 1st....		2,000 00	1,960 00
N. Pacific Terminal 1st.....		15,000 00	15,000 00
Union Pacific Trust 1st.....		10,000 00	8,800 00
New York Elevated 1st.....		14,000 00	15,575 00
Snclairville Water 1st		5,000 00	4,000 00
	<u>\$752,197 90</u>	<u>\$773,761 45</u>	<u>\$752,291 45</u>
			752,291

BINGHAMTON TRUST COMPANY.

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Amount loaned on collaterals	\$210,889 81
Amount loaned on personal securities, including bills purchased,	550,127 14
Overdrafts	2,612 25
Real estate, present estimated value	25,121 87
Cash on deposit in banks or other moneyed institutions.....	80,025 65
Cash on hand.....	55,661 86
Amount of assets, not included under either of the above heads, viz.:	

Accrued interest	\$12,984 04	
Furniture and fixtures	6,000 00	
Contract account	8,018 99	
Highway commissioners' notes.....	20,597 84	
Judgment account	5,869 61	
Real estate, in trust.....	59,877 20	
		112,847 96
		<u>\$2,205,788 01</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$400,000 00
Undivided profits.....	36,617 97
Deposits in trust ..	22,050 92
General deposits.....	1,721,679 04
Other liabilities, not included under either of the above heads, viz.:	

Interest accrued on deposits.....	\$21,307 24	
Rebate on discounted notes.....	4,082 84	
		25,390 08
		<u>\$2,205,788 01</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$101,410 70
Amount of interest paid to and credited depositors during the same period	47,759 29
Amount of expenses of the institution during the same period.	15,951 58
Number of deposits on which interest is allowed at this date...	2,909 00
Total amount of such deposits.....	1,538,495 26
Rate of interest on same	2 to 4 per cent.
Amount of bonds and mortgages purchased.....	10,000 00

BROOKLYN TRUST COMPANY, BROOKLYN.

[177 and 179 Montague street; chartered 1886.]

CHRISTIAN T. CHRISTENSEN, *President.*

JAMES ROSS CURRAN, *Secretary.*

TRUSTEES.

JOSIAH O. LOW,
MICHAEL CHAUNCEY,
WILLIAM H. MALE,
JOHN T. MARTIN,
CHARLES M. PRATT,
JOHN GIBB,
ALEXANDER M. WHITE,

C. D. WOOD,
EDWIN F. KNOWLTON,
HENRY W. MAXWELL,
GEORGE G. REYNOLDS,
GEORGE W. CHAUNCEY,
HENRY K. SHELDON,

WILLIAM B. KENDALL,
ABRAM B. BAYLIS,
JOHN J. PIERREPONT,
S. W. BOOCOCK,
FREDERICK CROMWELL,
E. H. R. LYMAN,
C. T. CHRISTENSEN.

RESOURCES.

Bonds and mortgages \$848,000 00
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States bonds.....	\$1,229,003 58	\$1,195,000 00	\$1,361,137 50	
Brooklyn city bonds	1,133,000 00	1,133,000 00	1,137,625 00	
New York and Brooklyn bridge.	10,000 00	50,000 00	47,750 00	
Atlantic Avenue Railroad	199,000 00	199,000 00	214,920 00	
Chesapeake & Ohio Railway Co.	71,000 00	100,000 00	75,000 00	
Northern Pacific Terminal	25,000 00	25,000 00	24,500 00	
N. Railway & Navigation cons..	30,000 00	50,000 00	37,500 00	
Atlantic & Pacific guaranteed ..	10,750 00	25,000 00	11,000 00	
Lehigh & Wilkes Barre cons....	15,000 00	15,000 00	14,250 00	
The Railway Equipment Co.....	47,875 00	50,000 00	50,000 00	
Norfolk and Western Gold Car Trust.....	20,994 30	22,000 00	22,000 00	
	<u>\$2,831,622 88</u>	<u>\$2,864,000 00</u>	<u>\$2,995,752 50</u>	2,995,752 50
Amount loaned on collaterals				6,879,297 86
Amount loaned on personal securities, including bills purchased				821,898 87
Overdrafts				164 81
Real estate, present estimated value.....				175,000 00
Cash on deposit in banks or other moneyed institutions.....				1,087,174 94
Cash on hand.....				84,617 96
Amount of assets, not included under either of the above heads, viz.: Accrued interest and income due and not collected...				80,049 56
				<u>\$12,921,456 50</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$1,000,000 00
Undivided profits.....	1,514,330 96
Deposits in trust.....	1,097,466 87
General deposits.....	9,190,418 25
Other liabilities, not included under either of the above heads, viz.:	
Interest accrued on deposits	\$28,634 30
Taxes accrued.....	6,250 00
Rent and rates.....	34,151 02
Dividends unpaid.....	10 00
Dividend, January 2, 1895, charged out of profits, December 31, 1894	50,000 00
	<u>119,245 32</u>
	<u>\$12,921,456 50</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$681,611 96
Amount of interest paid to and credited depositors during the same period.....	298,663 05
Amount of expenses of the institution during the same period,	82,180 92
Amount of dividends on capital stock declared during the year, payable April, July and October, 1894, and January, 1895...	200,000 00
Amount of deposits made by order of court.....	684,649 71
Number of deposits on which interest is allowed at this date..	2,483 00
Total amount of such deposits.....	9,598,785 60
Rate of interest on same.....	1 to 8 per cent.

BUFFALO LOAN, TRUST AND SAFE DEPOSIT COMPANY.

[449 Main street; chartered 1881.]

GEORGE URBAN, JR., *President.*

CHARLES E. CLARK, *Secretary.*

TRUSTEES.

GEORGE URBAN, JR.,
JOHN ESSER,
CHARLES BERRICK,
GEORGE C. STEARNS,
HENRY W. BOX,

JAMES H. DE GRAFF,
WILLIAM C. RUSSELL,
FREDERICK PERSCH,
EDWIN G. S. MILLER,
JOHN N. SCATCHERD,
HARVEY J. HURD.

JAMES A. ROBERTS,
THOMAS LOTHROP,
AMBROSE SPITZMILLER,
DANIEL O'DAY,
JOHN L. WILLIAMS.

RESOURCES.

Bonds and mortgages.....				\$467,198 '94
Stock investments, viz.:				
<i>Stocks and bonds.</i>			Estimated	
	Cost.	Par value.	market value.	
United States bonds.....	\$110,000 00	\$100,000 00	\$110,000 00	
	<u> </u>	<u> </u>	<u> </u>	110,000 00
Amount loaned on collaterals.....				591,886 16
Due from banks.....				8,129 09
Cash on deposit in banks or other moneyed institutions.....				242,884 40
Cash on hand				51,052 48
Amount of assets, not included under either of the above heads, viz.:				
Accrued interest.....			\$14,291 23	
Interest due and not collected			955 41	
Vaults			15,000 00	
			<u> </u>	80,246 64
				<u> </u>
				\$1,495,847 71
				<u> </u>

LIABILITIES.

Capital stock paid in, in cash	\$200,000 00
Undivided profits	52,000 00
Deposits in trust.....	674,801 69
General deposits.....	511,981 87
Other liabilities, not included under either of the above heads, viz.:	
Interest accrued on deposits.....	\$208 33
Taxes accrued	953 76
Dividends unpaid	6,042 00
Expenses accrued.....	320 06
Due East River Savings Institution.....	50,000 00
	57,564 15
	\$1,495,847 71

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$78,088 49
Amount of interest paid to and credited depositors during the same period.....	40,728 26
Amount of expenses of the institution during the same period,	23,983 08
Amount of dividends on capital stock declared during the year, payable July 1, 1894, and January 1, 1895	12,000 00
Amount of deposits made by order of court	148,674 07
Number of deposits on which interest is allowed at this date..	939
Total amount of such deposits	1,151,240 08
Rate of interest on same.....	2½, 3 and 4 per cent.
Amount of bonds and mortgages purchased.....	10,046 00

1894

CENTRAL TRUST COMPANY, NEW YORK CITY.

[54 Wall street; chartered 1873.]

F. P. OLCOTT, *President.*

C. H. P. BABCOCK, *Treasurer.*

TRUSTEES.

WM. ALLEN BUTLER,
PERCY R. PYNE,
WM. H. APPLETON,
GEO. MACCULLOCH MILLER,
CORNELIUS N. BLISS,
OLIVER HARRIMAN,
A. A. LOW,

SAMUEL D. BABCOCK,
JAMES P. WALLACE,
JOHN S. KENNEDY,
SAMUEL THORNE,
ADRIAN ISELIN, JR.,
E. F. HYDE,
GEORGE BERTINE,

CHARLES LANIER,
WM. H. WEBB,
F. P. OLCOTT,
HENRY TALMADGE,
GEORGE SHERMAN,
A. D. JUIILLARD,
OLIVER H. PAYNE.

RESOURCES.

Bonds and mortgages.....	\$193,294 25
Stock investments, viz.:	

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
New York city bonds.....	\$2,900,000 00	\$3,100,000 00	\$2,900,000 00
Elmira, Cortland and Nor. R. R.	97,500 00	100,000 00	100,000 00
San Antonio and Ar. Pass Ry...	371,821 98	592,280 00	337,599 00
Troy City Ry. Co.....	121,000 00	125,000 00	125,000 00
United Traction and Elec. Co...	375,462 70	400,000 00	388,000 00
Pitta., Chenango and L. E. R. R.	43,750 00	50,000 00	48,750 00
Consolidated Fraction Co.....	20,000 00	20,000 00	20,000 00
People's Gas-light and Coke Co.	221,000 00	260,000 00	231,000 00
Broadway and 7th ave. R. R. 1st.	83,471 71	130,000 00	148,000 00
Bowery Equitable int. certfa....	320,000 00	320,000 00	320,000 00
Atlanta and Charleston Air Line Ry Co.	36,519 60	35,000 00	36,519 60
Minn. and St L. R. R. Co. 1st..	147,420 00	162,000 00	147,420 00
Municipal Gas Co., Albany	14,091 00	17,600 00	22,890 00
Philadelphia and Reading R. R.	200,000 00	200,000 00	200,000 00
	<u>\$4,952,036 99</u>	<u>\$5,511,880 00</u>	<u>\$5,014,769 20</u>

Amount loaned on collaterals	5,014,769 20
Amount loaned on personal securities, including bills purchased	17,616,992 56
Real estate, present estimated value	830,800 01
Cash on deposit in banks or other moneyed institutions	850,000 00
Cash on hand.....	6,824,768 78
Amount of assets, not included under either of the above heads, viz.:	2,274 06

Accrued interest	\$288,547 19
Rent accrued.....	12,625 00
	<u>301,172 19</u>
	<u>\$30,684,001 06</u>

LIABILITIES.	
Capital stock paid in, in cash.....	\$1,000,000 00
Surplus fund	5,811,786 68
Deposits in trust.....	7,961,266 55
General deposits.....	15,540,091 94
Other liabilities, not included under either of the above heads, viz.:	
Interest accrued on deposits	\$292,977 40
Taxes accrued.....	14,250 00
Rent accrued, C. T. Co. (3 months)	5,000 00
Rebate on bills purchased	8,628 46
	820,855 86
	<u>\$30,634,001 08</u>

SUPPLEMENTARY.	
Total amount of interest, commissions and profits of every kind received during the year	\$1,498,519 70
Amount of interest paid to and credited depositors during the same period	487,928 88
Amount of expenses of the institution during the same period..	156,252 96
Amount of dividends on capital stock declared during the year (payable March 1, \$50,000; May 1, \$50,000; July 1, \$150,000; September 1, \$50,000; November 1, 1894, \$50,000; January 1, 1895, \$150,000)*	500,000 00
Amount of deposits made by order of court.....	92,695 28
Number of deposits on which interest is allowed at this date...	986
Total amount of such deposits.....	20,130,868 12
Rate of interest on same	1 to 3 ⁷ / ₈ per cent.
Amount of bonds and mortgages purchased.....	92,762 00
Taxes paid in 1894 (New York State, \$12,500; New York city, personal, \$47,528.50).....	60,028 54

COLUMBUS TRUST COMPANY, NEWBURGH.

[83 Broadway; chartered 1893.]

P. M. BARCLAY, *President.*

H. A. BARTLETT, *Treasurer.*

DIRECTORS.		
A. E. ADAMS,	WALTER C. ANTHONY,	PETER M. BARCLAY,
C. H. C. BEAKES,	ISAAC COCHRAN,	THOMAS W. BRADLEY,
CHARLES T. GOODRICH,	EGBERT E. CARR,	DAVID A. MORRISON,
JOHN H. FLANAGAN,	WM. M. PATTON,	W. J. MARSHALL,
JOSEPH VAN CLEFT,	B. B. ODELL,	W. H. H. ARMSTRONG,
N. H. DUBOIS,	WM. COLEMAN,	SAMUEL McCOLUNG,
	H. B. BECKMAN.	

RESOURCES.	
Bonds and mortgages	\$98,800 00
Stock investments, viz.:	
Stocks and bonds.	
City of Niagara Falls.....	Cost. Par value. Estimated market value.
Long Island City	\$21,100 00 \$20,000 00 \$21,100 00
	5,131 25 5,000 00 5,131 25
	<u>\$26,231 25</u> <u>\$25,000 00</u> <u>\$26,231 25</u>
	26,231 25

* Dividend payable January 1, 1895, charged to P. & L. account and not included in this statement.

DELAWARE LOAN AND TRUST COMPANY.

351

Amount loaned on collaterals	\$2,089,595 80
Amount loaned on personal securities, including bills purchased,	118,178 18
Cash on deposit in banks or other moneyed institutions.....	402,871 47
Cash on hand.....	5,818 01
Amount of assets, not included under either of the above heads, viz.:	
Accrued interest	\$14,181 17
Interest due and not collected	9,028 84
Furniture and fixtures.....	1,000 00
Suspense account	1 00
	<hr/> 24,191 01
	<hr/> <hr/> \$3,869,287 08

LIABILITIES.

Capital stock paid in, in cash	\$500,000 00
Surplus fund.....	250,000 00
Undivided profits.....	120,000 12
Deposits in trust.....	203,324 42
General deposits.....	2,778,614 65
Other liabilities, not included under either of the above heads, viz.:	
Interest accrued on deposits	\$18,501 94
Taxes accrued.....	1,290 00
Rent accrued.....	1,166 66
Rebate on bills purchased.....	1,229 54
Coupon checks outstanding.....	65 75
Cashier's checks outstanding	88 00
Dividend checks outstanding	6 00
	<hr/> 17,297 89
	<hr/> <hr/> \$3,869,287 08

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$180,079 87
Amount of interest paid to and credited depositors during the same period.....	44,297 18
Amount of expenses of the institution during the same period,	42,983 48
Amount of dividends on capital stock declared during the year, payable July 10 and October 10, 1894.....	15,000 00
Amount of deposits made by order of court	108,769 61
Number of deposits on which interest is allowed at this date..	848
Total amount of such deposits.....	2,701,056 76
Rate of interest on same.....	1 to 3 per cent.
Amount of bonds and mortgages purchased.....	15,600 00

DELAWARE LOAN AND TRUST COMPANY, WALTON.

[Chartered 1894.]

CHARLES B. BASSETT, *President.*

WILLIAM G. MOORE, *Cashier.*

DIRECTORS.

GEORGE W. FITCH,
FLORA E. BASSETT,
CHARLES HERRING,
CALVIN DUBOIS,
JOHN H. TOWNSEND,
GEORGE T. WARNER.

THOMAS L. OGDEN,
ALVA F. FINCH,
JAMES P. FISH,
MARGARET NORTH,
JAMES R. HONEYWELL,
FRED. P. BEERS,
H. A. COMBS.

JOHN BARCOCK,
CHARLES B. BASSETT,
IDA B. SCHLAGER,
MARY NORTH,
MARY W. SEWELL,
SARAH NORTH

RESOURCES.

Bonds and mortgages.....				\$92,518 17
Stock investments, viz.:				
<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States bonds.....	\$22,700 00	\$22,000 00	\$22,700 00	
				22,700 00
Amount loaned on collaterals.....				10,000 00
Amount loaned on personal securities, including bills purchased,				218,547 16
Overdrafts				8,125 22
Due from banks				7,980 74
Cash on deposit in banks or other moneyed institutions				5,298 87
Cash on hand.....				11,136 68
Amount of assets, not included under either of the above heads, viz.:				
Furniture and fixtures			\$4,500 00	
Cash items			1,071 80	
				5,571 80
				\$376,877 08

LIABILITIES.

Capital stock paid in, in cash	\$100,000 00
Surplus fund.....	10,000 00
Undivided profits.....	5,685 24
Certificates of deposit.....	148,629 49
General deposits.....	87,562 95
Other liabilities, not included under either of the above heads, viz.:	
Interest accrued on deposits	\$1,592 48
Taxes accrued.....	592 06
Bills rediscounted	80,000 00
	\$376,877 08

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$9,672 97
Amount of interest paid to and credited depositors during the same period.....	530 95
Amount of expenses of the institution during the same period,	8,987 73
Amount of dividends on capital stock declared during the year, payable after January 8, 1895.....	8,000 00
Number of deposits on which interest is allowed at this date..	536
Total amount of such deposits.....	148,629 49
Rate of interest on same	8 and 4 per cent.
Amount of bonds and mortgages purchased	92,518 17

1894

FARMERS' LOAN AND TRUST COMPANY, NEW YORK CITY.

[16 to 20 William street ; chartered 1822 as Farmer's Fire Insurance and Trust Company.]

R. G. ROLSTON, *President.* EDWIN S. MARSTON, *Secretary.*

DIRECTORS.

SAMUEL SLOAN, ISAAC BELL, HENRY HENTZ, JAMES NEILSON, WILLIAM H. WISNER, HENRY A. C. TAYLOR, CHARLES L. COLBY, CLEVELAND H. DODGE, PERCY R. PYNE,	WILLIAM REMSEN, C. H. THOMPSON, JAMES STILLMAN, ROBERT C. BOYD, E. R. BACON, FRANKLIN D. LOCKE, R. G. ROLSTON, WILLIAM WALDORF ASTOR,	ALEXANDER T. VAN NEST, P. O. MILLS, H. VAN RENSSELAER KENNEDY, JAMES ROOSEVELT, ROBERT F. BALLANTINE, M. TAYLOR PYNE, EDWARD R. BELL, THOMAS RUTTER, CHARLES A. PRABODY, JR.
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RESOURCES.

Bonds and mortgages..... \$755,800 00
 Stock investments, viz.:

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.	
United States bonds.....	\$3,303,400 00	\$3,303,400 00	\$3,822,678 00	
District of Columbia.....	300,000 00	300,000 00	342,000 00	
New York city bonds.....	2,000,000 00	2,000,000 00	2,040,000 00	
Chicago, Mil. and St. Paul Ry. Co	225,000 00	250,000 00	227,500 00	
Pitta., Cin., C. and St. Louis R. R.	200,000 00	200,000 00	214,000 00	
Northern Pacific R. R. col. trust	112,100 00	118,000 00	90,860 00	
Second Avenue Railroad.....	100,000 00	100,000 00	105,000 00	
Chicago, Rock Island and Pacific	78,056 25	87,000 00	79,170 00	
Consolidated Gas Company.....	870,000 00	870,000 00	1,008,600 00	
	<u>\$7,188,556 25</u>	<u>\$7,228,400 00</u>	<u>\$7,929,808 00</u>	7,929,808 00
Amount loaned on collaterals.....				13,560,668 62
Amount loaned on personal securities, including bills purchased				926,500 00
Real estate, present estimated value.....				1,000,000 00
Cash on deposit in banks or other moneyed institutions.....				6,758,895 49
Cash on hand.....				1,500,720 05
Amount of assets, not included under either of the above heads, viz.:				
Due from agencies and trusts.....			\$44,500 00	
Interest due and not collected.....			130,578 21	
Furniture and fixtures.....			20,000 00	
Rents accrued.....			9,433 33	
Miscellaneous securities.....			225,030 24	
			<u>429,541 78</u>	
			<u>\$32,861,433 94</u>	

LIABILITIES.

Capital stock paid in, in cash.....	\$1,000,000 00
Surplus fund.....	4,251,295 62
Deposits in trust.....	27,501,852 08
Other liabilities, not included under either of the above heads, viz.:	
Interest accrued on deposits.....	\$108,786 24
Taxes accrued.....	5,000 00
	<u>108,786 24</u>
	<u>\$32,861,433 94</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$1,105,270 89
Amount of interest paid to and credited depositors during the same period.....	426,270 40
Amount of expenses of the institution during the same period,	214,881 74
Amount of dividends on capital stock declared during the year, payable February 1, May 1, August 1 and November 1.....	300,000 00
Amount of deposits made by order of court.....	105,962 40
Number of deposits on which interest is allowed at this date ..	2,158
Total amount of such deposits.....	22,725,089 81
Rate of interest on same.....	1 to 5 per cent.

FIDELITY TRUST AND GUARANTY COMPANY OF BUFFALO.

[Corner Main and Niagara streets; incorporated 1893.]

GEORGE V. FORMAN, *President.* T. S. McFARLAND, *Secretary.*

DIRECTORS.

J. J. ALBRIGHT,	JEWETT M. RICHMOND,	GEORGE S. FIELD,
TRUMAN G. AVERY,	GEORGE V. FORMAN,	GEORGE L. LEWIS,
CHARLES A. SWEET,	ROBT. L. FRYER,	JACOB DOLD,
FRANKLIN D. LOCKE,	ROBT. B. ADAM,	GEORGE L. WILLIAMS,
EDMUND HAYES,	JOHN J. McWILLIAMS,	MILLS W. BARSE,
HENRY D. KIRKOVER,	HENRY M. WATSON,	A. W. MORGAN.

RESOURCES.

Bonds and mortgages.....				\$746,215 00
Stock investments, viz.:				
<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States bonds.....	\$50,000 00	\$50,000 00	\$48,500 00	
City of Niagara Falls.....	7,000 00	7,000 00	7,000 00	
Buffalo city warrants	2,285 84	2,285 84	2 285 84	
Town of Lancaster.....	15,000 00	15,000 00	15,900 00	
Town of Eden.....	2,212 53	2,400 00	2,400 00	
Olean, N. Y., Electric Light and Power Company.....	12,000 00	12,000 00	12,600 00	
	<u>\$88,498 87</u>	<u>\$88,685 84</u>	<u>\$88,685 84</u>	
				88,685 84
Amount loaned on collaterals				876,802 50
Due from banks.....				831 08
Cash on deposit in banks or other moneyed institutions				583,608 73
Cash on hand				<u>78,599 71</u>
Amount of assets, not included under either of the above heads, viz.:]				
Accrued interest			\$17,598 06	
Interest due and not collected			925 33	
Furniture and fixtures			<u>1,734 25</u>	
				20,257 64
				<u>\$2,844,999 08</u>

LIABILITIES.

Capital stock paid in, in cash	\$500,000 00
Undivided profits.....	84,542 45
Deposits in trust.....	134,849 10
General deposits.	1,670,707 00
Other liabilities, not included under either of the above heads, viz.: Interest accrued on deposits ...	5,399 98
	<u>\$2,844,999 08</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year ..	\$98,855 04
Amount of interest paid to and credited depositors during the same period	43,437 20
Amount of expenses of the institution during the same period,	39,092 44
Amount of deposits made by order of court.....	60,026 64
Total amount of deposits on which interest is allowed.	1,664,999 58
Rate of interest on same.....	2½, 3 and 4 per cent.
Amount of bonds and mortgages purchased	<u>59,460 00</u>

FRANKLIN TRUST COMPANY, BROOKLYN.

[164 and 166 Montague street; chartered 1888.]

GEORGE H. SOUTHARD, *President.*

JAMES B. COWING, *Secretary.*

TRUSTEES.

A. A. LOW,
EDWIN PACKARD,
JOHN WINSLOW,
DARWIN R. JAMES,
JOHN B. WOODWARD,
JOSEPH E. BROWN,
ALEXANDER E. ORR,

WM. H. WALLACE,
FRANKLIN E. TAYLOR,
D. H. HOUGHTALING,
ALBRO J. NEWTON,
CROWELL HADDEN,
WILLIAM MARSHALL,

GEORGE M. OLCOTT,
GEORGE H. SOUTHARD,
WM. A. READ,
THEODORE DREIER,
THOMAS E. STILLMAN,
H. E. PIERREPONT,
MARTIN JOOST.

RESOURCES.

Bonds and mortgages.....

Stock investments, viz.:

\$622,600 00

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
District of Columbia	\$462,000 00	\$400,000 00	\$468,000 00
City of Brooklyn.....	822,000 00	821,000 00	824,510 00
Central Park, N. and E. River R. R. Co. bonds.....	21,550 00	20,000 00	23,230 00
Northern Pacific Ter. Co. bds ..	63,862 50	60,000 00	58,800 00
Chicago, St. Paul, Minn. and Omaha R. R. Co	20,538 00	18,000 00	22,590 00
Spokane Cable Ry. Co. bonds...	9,500 00	10,000 00	10,000 00
New River Bridge.	25,000 00	25,000 00	25,000 00
Fulton Elevated Railway Co	24,937 50	25,000 00	18,750 00
Nor. Pac. R. R. land grant bds..	27,906 25	25,000 00	15,000 00
Lehigh Valley Terminal Co. first mortgage bonds.....	107,500 00	100,000 00	109,000 00
Chicago, Rock Island and Pacific R. R. Co. bonds.	74,231 25	85,000 00	62,700 00
Washington Water Power Co....	26,000 00	26,000 00	26,000 00
Norfolk and Western R. R. Co..	23,875 00	25,000 00	19,000 00
Lake Shore and M. S. R. R. Co.	113,975 00	90,000 00	115,850 00
Long Isl'd R. R. Ferry Co. bds..	49,500 00	50,000 00	49,250 00
Portland Gas Co. bonds	12,000 00	12,000 00	12,000 00
Met. and West Side Elevated R. R. Co.....	90,000 00	125,000 00	90,000 00
Spokane Street Railway Co. bds.	23,000 00	23,000 00	23,000 00
Hecker Jones, Jewell Milling Co.	217,444 61	212,300 00	220,331 00
Union Pacific R. R. Co. collateral trust notes	50,000 00	50,000 00	44,000 00
Brooklyn City R. R. Co.....	141,728 90	118,560 00	150,866 40
Edison Elec. Ill. Co., Brooklyn, Cleveland, O., C. and St. Louis,	44,630 30	42,800 00	46,708 00
St. Louis, Alton & Terre Haute, Col., Hocking Valley and Toledo Railroad.....	90,000 00	100,000 00	90,000 00
Duluth Iron and Steel Co.....	37,632 50	51,000 00	39,840 00
West Side Construction Co.....	22,893 75	25,000 00	22,750 00
Chicago and N. W. R. R. Co....	40,000 00	40,000 00	40,000 00
Pullman Palace Car Co.....	10,800 00	10,800 00	10,800 00
Baltimore and Ohio R. R. Co....	14,387 50	10,000 00	14,300 00
Franklin Safe Deposit Co	79,958 11	48,000 00	74,400 00
Delaware and Hudson Canal Co.	18,650 00	20,000 00	12,400 00
Penn City Development Co.....	55,020 00	55,000 00	55,000 00
H. B. Claffin Co	61,462 50	50,000 00	63,000 00
Brooklyn Traction Co.....	742 80	742 80	742 80
H. R. Worthington Co.....	19,201 61	17,400 00	17,900 00
Long Island Traction Co.....	48,750 00	80,000 00	38,250 00
Norwich Street Railway Co.....	22,000 00	47,000 00	28,240 00
	29,500 00	150,000 00	19,500 00
	8,427 50	12,500 00	11,250 00
	\$2,502,635 58	\$2,581,102 80	\$2,472,428 20

Amount loaned on collaterals

Amount loaned on personal securities, including bills purchased,

Overdrafts

Real estate, present estimated value.....

Cash on deposit in banks or other moneyed institutions.....

Cash on hand

Amount of assets, not included under either of the above heads,

viz.: Interest and commissions due and not collected

2,472,428 20

2,088,924 87

380,521 60

68 08

486,084 66

1,865,853 69

54,648 57

56,673 52

\$7,877,302 04

LIABILITIES.	
Capital stock paid in, in cash	\$1,000,000 00
Surplus fund.... ..	851,590 32
Deposits in trust.....	90,781 61
General deposits.	5,999,122 40
Other liabilities, not included under either of the above heads, viz.:	
Interest accrued on deposits.....	\$23,370 16
Certified checks outstanding.....	12,838 15
Dividends unpaid	100 00
	<hr/> 85,808 31
	<hr/> <hr/> \$7,977,302 64

SUPPLEMENTARY.	
Total amount of interest, commissions and profits of every kind received during the year.....	\$290,362 48
Amount of interest paid to and credited depositors during the same period.....	111,589 91
Amount of expenses of the institution during the same period,	50,230 84
Amount of dividends on capital stock declared during the year, payable April 1, July 2, October 1, 1894, and January 2, 1895	80,000 00
Amount of deposits made by order of court	12,368 03
Number of deposits on which interest is allowed at this date...	2,350
Total amount of such deposits.....	6,051,008 00
Rate of interest on same	1 to 4 per cent.
Amount of bonds and mortgages purchased.....	192,700 00

HAMILTON TRUST COMPANY, BROOKLYN.

[191 Montague street; chartered 1891.]

SILAS B. DUTCHER, *President.*

JOSEPH B. WHITE, *Secretary.*

TRUSTEES.

WILLIAM H. LYON, WILLIAM BERRI, WILLIAM H. H. CHILDS, HENRY E. HUTCHINSON, JOHN DITMAS, JR., WM. V. R. SMITH, WILLIAM C. WALLACE, SILAS B. DUTCHER,	CHARLES W. BETTS, TIMOTHY L. WOODRUFF, CALVIN PATTERSON, ALFRED J. POUCH, JOHN C. McGUIRE, EUGENE F. O'CONNOR, JAMES O. CARPENTER,	CHARLES COOPER, HENRY N. WHITNEY, HARLAN P. HALSEY, WILLIAM HESTER, MILLIARD F. SMITH, LEONARD MOODY, JOSEPH B. WHITE, JOHN B. HEDGEMAN.
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RESOURCES.

Bonds and mortgages.....	\$483,590 00
Stock investments, viz.:	

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.
Brooklyn city bonds.....	\$384,545 00	\$365,600 00	\$383,100 00
Kings county certificates.....	50,000 00	50,000 00	50,000 00
Union Elevated Railroad.....	19,387 50	20,000 00	17,200 00
Northern Pacific land grant.....	28,102 79	35,000 00	9,450 00
Mobile and Ohio.	6,533 83	10,000 00	6,600 00
Kings County Elevated	22,853 75	25,000 00	17,500 00
Crescent Athletic Club.....	55,000 00	55,000 00	55,000 00
Brooklyn City and Newtown....	20,133 84	20,000 00	21,800 00
Chicago and Northern Pacific...	8,012 50	10,000 00	4,000 00
Chicago and Eastern Illinois....	10,187 50	10,000 00	9,700 00
Atlantic Avenue R. R.	71,782 94	70,000 00	76,300 00

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.
Union Pacific coll. t. notes	\$9,612 50	\$10,000 00	\$8,700 00
Columbus and Hocking Valley..	18,725 00	20,000 00	17,800 00
Wabash second	8,875 00	10,000 00	7,000 00
Chesapeake and Ohio general...	16,748 75	20,000 00	15,000 00
Toledo, A. A. and No. Mich	19,525 00	20,000 00	15,600 00
Louisville, N. Albany & Chicago,	10,207 50	10,000 00	9,600 00
Brooklyn Elevated R. R. second,	16,458 75	20,000 00	13,000 00
Seaside and Brooklyn Bridge ...	13,091 27	15,000 00	11,250 00
Winona and South Western.....	1,200 00	2,000 00	500 00
Chicago, R. I. and Pacific	10,012 50	10,000 00	10,450 00
Newburgh Electric R. R.....	17,575 00	18,500 00	18,500 00
Long Island Traction and Brook-			
lyn Heights R. R.....	45,520 47	52,685 73	42,675 44
Western Union Telegraph Co...	26,887 50	30,000 00	26,100 00
Chicago, Mil. and St. Paul pref..	11,700 00	10,000 00	11,800 00
Col. and Hocking Coal and Iron,	900 00	10,000 00	500 00
Consolidated Gas Co., New York,	25,125 00	20,000 00	26,200 00
Brooklyn City R. R	38,505 60	22,220 00	38,505 60
	<u>\$966,708 49</u>	<u>\$971,105 73</u>	<u>\$923,831 04</u>

	\$923,831 04
Amount loaned on collaterals.....	2,108,267 30
Amount loaned on personal securities, including bills purchased,	15,625 00
Cash on deposit in banks or other moneyed institutions	528,490 24
Cash on hand.....	18,645 69
Amount of assets, not included under either of the above heads,	
viz.:	

Accrued interest	\$40,824 93
Furniture and fixtures	8,000 00
	<u>48,824 93</u>
	<u>\$4,127,274 20</u>

LIABILITIES.

Capital stock paid in, in cash	\$500,000 00
Surplus fund	300,000 00
Undivided profits	77,057 10
Deposits in trust.....	76,150 59
General deposits.....	8,144,812 80
Other liabilities, not included under either of the above heads,	
viz.:	
Interest accrued on deposits.....	\$28,229 71
Taxes accrued	1,000 00
Dividends unpaid.....	24 00
	<u>29,253 71</u>
	<u>\$4,127,274 20</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$145,337 77
Amount of interest paid to and credited depositors during the same period	69,326 02
Amount of expenses of the institution during the same period,	29,294 37
Amount of dividends on capital stock declared during the year,	
payable February 1, May 1, August 1, and November 1, 1894,	40,000 00
Number of deposits on which interest is allowed at this date..	992
Total amount of such deposits	3,220,968 89
Rate of interest on same.....	1½ to 4 per cent.
Amount of bonds and mortgages purchased	49,850 00

HOLLAND TRUST COMPANY, NEW YORK CITY.

[38 Nassau street; chartered 1888]

J. D. VERMEULE, President.

J. B. VANWOERT, Secretary.

TRUSTEES.

JOHN D. VERMEULE,	GARRETT A. VAN ALLEN,	WARNER VAN NORDEN,
GEORGE M. VAN HOESEN,	WILLIAM REMSEN,	JOHN VAN VOORHIS,
ROBERT B. ROOSEVELT,	TUNIS G. BERGEN,	BENJ. F. VOSBURGH,
JOSEPH S. STOUT,	DANIEL A. HEALD,	CHARLES T. DALY,
C. W. HUTCHINSON,	WM. B. CLARK,	W. J. ARKELL,
JOHN SWINBURNE,	WM. JAY IVES,	JOHN W. MURRAY,
HORACE B. SILLIMAN,	JOHN W. VROOMAN,	CHARLES B. WHITING,
JAMES ROOSEVELT,	ALBERT G. BOGERT,	JAMES B. VAN WOERT.

RESOURCES.

Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
Central Pacific R. R. Co.....	\$10,750 00	\$10,000 00	\$10,600 00	
New York city	101,500 00	100,000 00	100,000 00	
C. C. C. and St. Louis R. R. Co.	36,212 50	50,000 00	19,000 00	
Rio Grande Bridge and Tram. Co.	48,600 00	50,000 00	48,000 00	
Internat'l Bridge and Tram. Co.	15,000 00	15,000 00	14,360 00	
S. B'klyn Dock and Warehouse Co.	181,215 97	220,000 00	181,215 97	
Beverwyck Towing Co	182,832 71	154,252 72	65,000 00	
Lotus Club of New York.....	2,000 00	2,000 00	2,000 00	
Cleveland Seed Co.....	21,108 72	23,600 00	21,108 72	
Monterey and Mex. Gulf Ry. Co.	40,300 00	124,000 00	62,000 00	
Kings County Fire Ins. Co.....	800 00	500 00	850 00	
Holland Building Association...	7,390 00	7,400 00	7,400 00	
Louisville, St. Louis and T. Ry..	1,900 00	135,000 00	7,200 00	
Del., R. and Lancaster Ry. Co..	3,750 00	75,000 00	11,250 00	
Texas and Sabine Val. Ry. Co...	750 00	25,000 00	5,000 00	
Brigantine Transit Co.....	3,000 00	3,000 00	3,000 00	
Chicago, Mil. and St. Paul.....	15,975 00	20,000 00	11,400 00	
St. Paul and Duluth pfd	31,500 00	30,000 00	27,000 00	
National Lead Tr.....	9,075 00	30,000 00	7,500 00	
Kansas Pacific R. R.....	5,450 00	5,500 00	3,800 00	
American Tel. and Cable Co	1,145 00	1,400 00	1,274 00	
Col. and Hocking Val. R. R.....	3,012 50	10,000 00	1,700 00	
Pacific Mail S. S. Co.....	11,325 00	30,000 00	6,300 00	
O., R. I. and Pacific Ry. Co.....	35,675 00	40,000 00	24,800 00	
Norfolk and Virgin. Beach R. R.	10,500 00	15,000 00	10,500 00	
Union Pacific Ry. Co.....	4,000 00	10,000 00	1,150 00	
City of Yonkers bonds.....	2,500 00	2,000 00	2,500 00	
Lawyers Title Ins. Co	1,600 00	1,000 00	1,460 00	
National Bank of N. America. .	1,155 00	700 00	1,120 00	
R. E. Exchange and A. Rome..	1,150 00	1,000 00	800 00	
Chicago, B. and Quincy R. R ...	41,025 00	37,000 00	28,280 00	
Brigantine Co.....	5,675 00	37,500 00	14,925 00	
Staten Island T. C. Lumber Co.	4,000 00	17,500 00	4,000 00	
	<u>\$791,620 40</u>	<u>\$1,283,352 72</u>	<u>\$706,553 69</u>	
Amount loaned on collaterals				\$706,553 69
Amount loaned on personal securities, including bills purchased				280,246 00
Real estate, present estimated value.....				11,915 65
Cash on deposit in banks or other moneyed institutions				92,766 33
Cash on hand .. .				47,183 16
Amount of assets, not included under either of the above heads, viz.:				980 98
Accrued interest			\$9,923 37	
Reorganization account.....			39,125 70	
Suspense account.....			6,441 06	
				<u>55,490 13</u>
				<u>\$1,195,135 93</u>

LIABILITIES.

Capital stock paid in, in cash	\$500,000 00
Surplus fund.....	229,203 71
Deposits in trust.....	17,888 16
General deposits.....	196,800 00

ITHACA TRUST COMPANY.

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Other liabilities, not included under either of the above heads, viz.:

Interest accrued on deposits.....	\$4,072 08	
Certificates of deposit	10,860 75	
Due banks and bankers	235,000 00	
Rebate time loans and bills receivable.....	686 50	
Accepted checks outstanding.....	1,565 07	
		\$252,184 40
		<u>\$1,195,135 93</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$17,650 27
Amount of interest paid to and credited depositors during the same period.....	5,990 13
Amount of expenses of the institution during the same period,	26,482 86
Amount of deposits made by order of court.....	17,888 16
Number of deposits on which interest is allowed at this date..	32
Total amount of such deposits	153,462 65
Rate of interest on same	<u>1½ to 4 per cent.</u>

ITHACA TRUST COMPANY.

[North Tloga street; chartered 1891.]

FRANKLIN C. CORNELL, *President.*

W. H. STORMS, *Cashier.*

DIRECTORS.

CHARLES F. BLOOD,
FRANCIS M. FINCH,
WILLIAM H. SAGE,
LAFAYETTE L. TREMAN,
MYNDERSE VAN CLEEF,

FRANKLIN C. CORNELL,
JOHN C. GAUNTLET,
DAVID B. STEWART,
SAMUEL B. TURNER,
FREDERIC J. WHITTON,
EMMONS L. WILLIAMS.

ALBERT H. ESTY,
LEVI KENNY,
ELIAS TREMAN,
CHARLES E. VAN CLEEF,
CHARLES M. WILLIAMS,

RESOURCES.

Bonds and mortgages.....	\$109,538 65
Stock investments, viz.:	

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.
Brooklyn city local improvem't.	\$20,425 00	\$20,000 00	\$20,425 00
Ithaca Water-Works Co.....	6,500 00	6,500 00	6,500 00
Arapahoe co., Colo., Dist. No. 21	1,015 00	1,000 00	1,015 00
Pueblo county, Colo.....	3,913 60	4,000 00	3,913 60
Barnes county, N. D.....	9,500 00	9,500 00	9,500 00
Salt Lake city schools.....	4,925 00	5,000 00	4,925 00
Yankton county, Dak.....	15,228 50	18,000 00	15,228 50
Lincoln Gas Co.....	29,565 00	30,000 00	29,565 00
Seguin, Texas.....	3,000 00	3,000 00	3,000 00
Logan county, Okl.....	3,932 66	4,000 00	3,932 66
Pueblo county, Colo.....	4,975 00	5,000 00	4,975 00
Cheyenne, Wyo	10,350 00	10,000 00	10,350 00
Ogden, Utah	9,900 00	10,000 00	9,900 00
North Yokima, Wash	8,627 50	8,500 00	8,627 50
Utah Territory.....	5,200 00	5,000 00	5,200 00
Parsons, Kans.....	10,600 00	10,000 00	10,600 00
Kootenia county, Idaho.....	10,200 00	10,000 00	10,200 00
Albany county, Wyo	4,160 00	4,000 00	4,160 00
Oklahoma county, Okl.....	4,427 19	4,500 00	4,427 19
Crow Wing county, Minn	5,986 02	6,000 00	5,986 02
Cache county, Utah.....	4,950 00	5,000 00	4,950 00
Arapahoe co., Colo., Dist. No. 5	1,492 50	1,500 00	1,492 50
Arizona Territory	10,100 00	10,000 00	10,100 00
Sayre schools	12,500 00	12,500 00	12,500 00
Chicago and Eastern Ill. R. R..	4,910 88	5,000 00	4,850 00
Long Island R. R., N. S. B	10,625 00	10,000 00	10,625 00
Atch., Top. and Santa Fe R. R.	8,364 45	10,100 00	5,500 00
	<u>\$225,273 25</u>	<u>\$228,000 00</u>	<u>\$222,447 97</u>

222,447 97

Amount loaned on collaterals.....	\$56,693 65
Amount loaned on personal securities, including bills purchased,	22,029 08
Cash on deposit in banks or other moneyed institutions	45,723 81
Cash on hand.....	21,604 65
Amount of assets, not included under either of the above heads, viz.:	
Accrued interest	\$6,805 34
Interest due and not collected	1,150 00
	<u>7,955 34</u>
	<u><u>\$485,987 50</u></u>

LIABILITIES.

Capital stock paid in, in cash	\$100,000 00
Undivided profits.....	20,021 50
Deposits in trust.....	702 53
General deposits.....	364,106 65
Other liabilities, not included under either of the above heads, viz.:	
Interest accrued on deposits or certificates.....	\$195 40
Cashier's checks	961 83
	<u>1,156 73</u>
	<u><u>\$485,987 50</u></u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$20,237 10
Amount of interest paid to and credited depositors during the same period	8,601 00
Amount of expenses of the institution during the same period,	5,455 79
Number of deposits on which interest is allowed at this date. .	735
Total amount of such deposits.....	307,850 69
Rate of interest on same.....	2, 2½ and 3 per cent.
Amount of bonds and mortgages purchased.....	<u><u>34,299 00</u></u>

KINGS COUNTY TRUST COMPANY, BROOKLYN.

[342-346 Fulton street; chartered 1869.]

JULIAN D. FAIRCHILD, *President.*

HERMON MORRIS, *Secretary.*

TRUSTEES.

JOHN ARBUCKLE, GEORGE V. BROWER, JOHN GOOD, JOSEPH C. HENDRIX, CLEMENT LOCKITT, CORD MEYER, DICK S. RAMSAY, WM. V. R. SMITH,	A. ABRAHAM, ROSWELL ELDRIDGE, NELSON J. GATES, WHITMAN W. KENYON, D. W. MCWILLIAMS, MOSES MAY, J. S. T. STRANAHAN, W. M. VAN ANDEN,	ANDREW D. BAIRD, JULIAN D. FAIRCHILD, WILLIAM HARKNESS, JOSEPH LIEBMANN, JAMES MCGOVERN, EUGENE F. O'CONNOR, H. B. SCHARMANN, JOHN J. WILLIAMS.
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RESOURCES.

Bonds and mortgages.....	\$66,565 23
Stock investments, viz.:	

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States bonds	\$50,000 00	\$50,000 00	\$56,500 00
New York city bonds	50,000 00	50,000 00	50,000 00
City of Brooklyn.....	104,487 50	105,000 00	105,000 00
Kings county certfs. of indebts.	250,000 00	250,000 00	250,000 00
Town of Flatlands	11,825 00	12,000 00	12,000 00

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
Town of Gravesend	\$174,424 00	\$174,424 00	\$174,424 00	
Toledo, Ann Arbor and L. Mich.	1,500 00	2,000 00	1,000 00	
Morgans La. and Texas R. R. and S. S. Co	8,821 25	7,000 00	7,000 00	
Eliz., Lex. and Big Sandy	7,570 00	8,000 00	7,600 00	
St. Louis and Iron Mountain....	10,787 50	10,000 00	10,000 00	
New York and New England....	15,225 00	14,000 00	14,000 00	
New York Blacuit Co.....	25,000 00	25,000 00	25,000 00	
Union Pacific coll. trust notes...	55,081 25	55,000 00	44,000 00	
Brooklyn City and Newtown....	10,843 75	10,000 00	10,500 00	
Western Union Telegraph Co...	4,887 50	5,000 00	4,000 00	
Col. and Hock. Coal and Iron Co.	3,000 00	20,000 00	1,000 00	
Consol. Gas Co. of Baltimore ...	18,831 65	30,000 00	16,500 00	
Pacific Mail Steamship Co	12,100 00	40,000 00	5,400 00	
Edison Electric Ill'g Co. of N.Y.	20,475 00	20,000 00	20,000 00	
National Cordage Co.....	60,000 00	60,000 00	60,000 00	
	<u>\$893,809 40</u>	<u>\$947,424 00</u>	<u>\$878,924 00</u>	\$878,924 00
Amount loaned on collaterals.....				2,641,390 98
Amount loaned on personal securities, including bills purchased,				728,838 87
Real estate, present estimated value.....				10,147 90
Cash on deposit in banks or other moneyed institutions				840,187 10
Cash on hand				80,009 77
Amount of assets, not included under either of the above heads, viz. :				
Accrued interest			\$21,976 59	
Interest due and not collected.....			10,465 44	
Advanced to trusts.....			9,687 14	
Trust investments			152,700 00	
				<u>194,829 17</u>
				<u>\$5,685,892 47</u>

LIABILITIES.

Capital stock paid in, in cash	\$500,000 00
Surplus fund.....	500,000 00
Undivided profits	90,857 16
Deposits in trust.....	700,249 54
General deposits	8,805,161 78
Other liabilities, not included under either of the above heads, viz. :	
Interest accrued on deposits.....	\$20,879 21
Taxes accrued	1,166 66
Expenses accrued.....	1,000 00
Rebate on loans and bills purchased.....	5,384 80
Dividends unpaid.....	154 00
Invested trust funds.....	49,665 50
Trust checks outstanding.....	642 50
Checks certified.....	1,731 87
	<u>89,624 04</u>
	<u>\$5,685,892 47</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$215,226 45
Amount of interest paid to and credited depositors during the same period.....	70,360 08
Amount of expenses of the institution during the same period,	33,673 83
Amount of dividends on capital stock declared, payable February, May, August and November 1	40,000 00
Number of deposits on which interest is allowed at this date ..	1,535
Total amount of such deposits	4,845,924 18
Rate of interest on same	1½ to 8 per cent.

KNICKERBOCKER TRUST COMPANY, NEW YORK CITY.

[234 Fifth avenue; chartered 1874, as the Manhattan Mortgage Company.]

ROBERT MACLAY, *President.*

FREDERICK L. ELDRIDGE, *Secretary.*

DIRECTORS.

JOSEPH S. AUERBACK,
CHARLES T. BARNEY,
HENRY W. T. MALI,
GEORGE J. MAGEE,
HENRY F. DIMOCK,
FREDERICK G. BOURNE,
WILLIAM H. BEADLESTON,

HARRY B. HOLLINS,
A. FOSTER HIGGINS,
ANDREW H. SANDS,
I. TOWNSEND BURDEN,
JOHN P. TOWNSEND,
ROBERT MACLAY,
ALFRED L. WHITE,

JACOB HAYS,
ROBERT G. REMSEN,
JAMES H. BRESLIN,
E. V. LOEW,
CHARLES F. WATSON,
C. LAWRENCE PERKINS,
CHARLES R. FLINT.

RESOURCES.

Bonds and mortgages \$323,500.00

Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States bonds.....	\$768,963 22	\$681,000 00	\$772,630 00
District of Columbia.....	453,090 98	403,000 00	467,315 00
New York City.....	766,755 89	750,000 00	775,472 24
Brooklyn, N. Y., bonds.....	125,430 02	120,000 00	126,776 56
Rochester local improvement...	100,413 89	100,000 00	101,884 72
Buffalo City.....	4,601 69	4,568 40	4,628 80
Yonkers City.....	16,000 00	16,000 00	16,000 00
City of Boston	104,665 07	100,000 00	107,875 00
Jersey City tax bonds.....	50,952 06	50,000 00	51,625 00
Detroit, Bay City and Alpena 1st	54,000 00	50,000 00	27,000 00
Milwaukee and North. 1st (1913)	9,528 75	9,000 00	10,800 00
Central Washington 1st.....	52,483 33	50,000 00	25,000 00
Savannah and Western 1st.....	82,993 75	100,000 00	55,000 00
Coeur D'Alene 1st.....	49,937 50	50,000 00	30,000 00
Democratic Club 1st	10,159 12	10,000 00	10,200 00
Long Island Ferry	50,237 50	50,000 00	50,000 00
Northern Pacific collat. trust...	233,125 00	250,000 00	196,250 00
Land and River Imp. Co. stock,	20,890 25	12,420 00	20,890 25
West Superior Iron and Steel			
Co. 1st.....	50,869 67	40,000 00	50,869 67
Baltimore and Ohio car trust...	12,098 68	12,000 00	12,135 00
University City of New York ...	100,000 30	100,000 00	101,666 67
Empire and Bay State Tel. Co..	11,797 50	16,500 00	11,797 50
	<u>\$3,128,993 87</u>	<u>\$3,004,488 40</u>	<u>\$3,025,306 41</u>

Amount loaned on collaterals..... 8,025,306.41
Amount loaned on personal securities, including bills purchased, 4,501,606.70
Overdrafts 81,400.00
Cash on deposit in banks or other moneyed institutions 5,814.24
Cash on hand 856,817.20
Amount of assets, not included under either of the above heads, 38,477.37
viz.:

Accrued interest	\$34,351 91
Furniture and fixtures, including cost of vaults.....	64,016 84
Advances on account of trusts.....	18,408 23
	<u>166,777 03</u>
	<u>\$3,948,698 95</u>

LIABILITIES.

Capital stock paid in, in cash \$1,000,000 00
Surplus fund..... 488,173 68
Deposits in trust..... 1,919,810 93
General deposits..... 5,481,023 54
Other liabilities, not included under either of the above heads,
viz.: Interest accrued on deposits 64,691 81
\$3,948,698 95

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind
received during the year..... \$318,571 43
Amount of interest paid to and credited depositors during the
same period..... 111,833 94

Amount of expenses of the institution during the same period,	\$95,217.96
Amount of dividends on capital stock declared during the year, payable July 1, 1894, January 1, 1895.....	45,000 00
Amount of deposits made by order of court.....	93,048 48
Number of deposits on which interest is allowed at this date..	1,016
Total amount of such deposits	6,606,695 00
Rate of interest on same.....	1 to 3 per cent.
Amount of bonds and mortgages purchased.....	265,000 00

LONG ISLAND LOAN AND TRUST COMPANY, BROOKLYN.

[203 Montague street; chartered 1833]

EDWARD MERRITT, *President.* FREDERICK T. ALDRIDGE, *Secretary.*

TRUSTEES.

WATSON B. DICKERMAN, GEORGE F. GREGORY, EDWARD D. WHITE, JAMES W. CROMWELL, EDWARD MERRITT,	FRANK LYMAN, BERNARD PETERS, SEYMOUR L. HUSTED, JR., FRANK L. BABBOTT, GEORGE E. IDE, WILLIAM C. REDFIELD.	WILLIAM M. INGRAHAM, DAVID G. LEGGET, DAVID BARNETT, THEODORE F. JACKSON, JOHN F. HALSTEAD,
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RESOURCES.

Bonds and mortgages.....	\$410,821 48
Stock investments, viz.:	

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States bonds.....	\$518,725 00	\$450,000 00	\$499,500 00
City of Brooklyn.....	103,000 00	103,000 00	103,000 00
Western Union Tel. Co.....	10,172 50	10,000 00	10,100 00
Pittsburg Junction R. R. Co....	25,000 00	25,000 00	29,000 00
Montana Central R. R. Co.....	24,187 50	25,000 00	25,000 00
Phil. and Reading R. R. Co.....	42,656 25	40,000 00	38,000 00
Brooklyn City Railroad Co.....	102,479 88	65,000 00	90,250 00
Broadway R. R. Co.....	30,000 00	30,000 00	30,000 00
Fulton Municipal Gas Co.....	20,000 00	20,000 00	20,000 00
Laclede Gas-Light Co.....	15,000 00	15,000 00	12,900 00
New Williamsburgh and Flat- bush R. R. Co.....	3,000 00	3,000 00	3,000 00
Knickerbocker Ice Co.....	20,000 00	20,000 00	19,000 00
Equitable Gas-Light Co.....	20,000 00	20,000 00	20,600 00
Chicago, Rock Island and Pacific R. R. Co.....	14,400 00	15,000 00	13,500 00
Chicago and St. Louis R. R. Co...	10,400 00	10,000 00	10,000 00
Rome, Watertown and Ogdens- burgh R. R. Co.....	18,150 00	17,000 00	19,040 00
Marquette, Houghton and On- tanagon R. R. Co.....	5,000 00	5,000 00	5,000 00
Citizens' Gas-Light Co.....	40,000 00	40,000 00	40,000 00
Williamsburgh Gas-Light Co....	25,000 00	25,000 00	26,500 00
Grand Street and Newtown R. R. Co.....	25,000 00	25,000 00	25,000 00
Chicago, Burlington and Quin- cey R. R. Co.....	10,000 00	10,000 00	10,000 00
Louisiana and Missouri River R. R. Co.....	10,000 00	10,000 00	11,000 00
Norfolk and Southern R. R. Co...	48,125 00	50,000 00	50,000 00
People's Gas Light Co.....	10,000 00	10,000 00	9,700 00
N. Y. and Cuba Mail S. S. Co....	15,000 00	15,000 00	15,000 00
Jersey City bonds.....	50,000 00	50,000 00	54,000 00
New York and Harlem R. R. Co. stock.....	5,100 00	2,000 00	5,000 00
Long Island Traction Co	52,282 87	102,685 74	51,282 87
Nassau Gas-Light Co. cert.....	3,000 00	3,000 00	3,000 00
Jacksonville, Tampa and Key West R. R. Co.....	25,000 00	25,000 00	25,000 00
Coney Island and Brooklyn R. R. Co.....	15,000 00	15,000 00	15,000 00
Consolidated Gas Co. stock	24,200 00	20,000 00	24,600 00
New York and Perry Coal and Iron Co	2,500 00	10,000 00	2,500 00
	<u>\$1,342,378 95</u>	<u>\$1,295,685 74</u>	<u>\$1,313,572 87</u>

1,313,572 87

Amount loaned on collaterals	\$1,254,000 00
Amount loaned on personal securities, including bills purchased	215,500 00
Real estate, present estimated value.....	110,000 00
Cash on deposit in banks or other moneyed institutions.....	531,199 98
Cash on hand.....	44,813 24
Amount of assets, not included under either of the above heads, viz..	
Accrued interest.....	\$30,184 47
Other real estate.....	18,441 28
	<u>48,625 75</u>
	<u><u>\$3,928,593 27</u></u>

LIABILITIES.	
Capital stock paid in, in cash.....	\$500,000 00
Surplus fund	325,557 44
Deposits in trust.....	133,072 48
General deposits.....	2,930,880 97
Other liabilities, not included under either of the above heads, viz.:	
Interest accrued on deposits.....	\$41,576 07
Taxes accrued.....	1,200 00
Dividend No. 80.....	10,000 00
Certified checks.....	16,306 31
	<u>89,082 38</u>
	<u><u>\$3,928,593 27</u></u>

SUPPLEMENTARY.	
Total amount of interest, commissions and profits of every kind received during the year	\$153,738 72
Amount of interest paid to and credited depositors during the same period.....	57,398 86
Amount of expenses of the institution during the same period,	23,594 28
Amount of dividends on capital stock declared during the year, payable April 2, July 2, October 1, 1894, and January 2, 1895.	40,000 00
Number of deposits on which interest is allowed at this date...	1,392
Total amount of such deposits.....	3,056,872 30
Rate of interest on same.....	1½ to 3 per cent.
Amount of bonds and mortgages purchased.....	104,821 48

MANHATTAN TRUST COMPANY, NEW YORK CITY.

[20 Wall street; chartered 1871 as the Real Estate Loan and Trust Company.]

JOHN I. WATERBURY, *President.*

JOHN KEAN, JR., *Vice-President.*

DIRECTORS.

AUGUST BELMONT,
RUDOLPH ELLIS,
JOHN N. A. GRISWOLD,
JOHN KEAN, JR.,
E. D. RANDOLPH,
EDWARD TUCK,

H. W. CANNON,
JOHN R. FORD,
W. PIERSON HAMILTON,
JOHN HOWARD LATHAM,
JAMES O. SHELDON,
JOHN I. WATERBURY,

R. J. CROSS,
AMOS T. FRENCH,
H. L. HIGGINSON,
JOHN G. MOORE,
SAMUEL THOMAS,
R. T. WILSON.

RESOURCES.			
Bonds and mortgages.....			\$44,000 00
Stock investments, viz.:			
<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States bonds.....	\$1,023,141 41	\$911,500 00	\$1,024,388 75
Grattan Township, Neb.....	11,565 11	13,000 00	13,000 00
Film & Pere Marquette P.H. Div.	13,245 00	12,000 00	10,320 00
Lehigh and W. Barre Coal Co...	65,843 77	60,000 00	64,800 00
Chicago., Bur. and Quincy.....	61,762 19	50,000 00	61,000 00

Stocks and bonds.	Cost.	Par value.	Estimated market value.
London and N.Y. Investment Co.	\$12,500 00	\$12,500 00	\$3,750 00
Sioux City and Northern.....	153,645 44	190,000 00	145,250 00
U. S. Cordage Co., guar.....	38,287 35	43,260 00	9,084 00
Plainfield Water S Co.....	12,487 59	14,000 00	14,000 00
Fidelity Ins T. and S. Dep. Co., Phil	10,387 52	2,500 00	10,387 52
Washington L. and T. Co., W. D. C. stock	5,000 00	5,000 00	5,300 00
Lawyers' Surety Co.....	5,000 00	5,000 00	5,300 00
Kentucky Central	42,504 17	50,000 00	42,125 00
Pittsburg and Western.....	33,682 42	40,000 00	34,500 00
Peoria and Eastern first con....	41,121 19	50,000 00	38,750 00
Louisville and Nashville unified.	20,240 96	25,000 00	19,125 00
United Electric secur., 7th ser..	35,232 81	38,000 00	33,050 00
Nashville, Chatt. and St Louis..	52,276 80	50,000 00	50,375 00
C. C. C. and St. Louis, C. W. and M. Div.....	92,154 44	100,000 00	90,000 00
St. P., Minn. and Manitoba stk..	145,287 10	180,000 00	144,300 00
Iowa Central first	22,912 44	25,000 00	21,375 00
Chesapeake and Ohio gen. mtge	172,341 17	200,000 00	166,125 00
Great Northern Ry. Co	56,559 92	60,000 00	54,000 00
Oregon Short Line & M. Nor. con.	39,256 05	50,000 00	23,750 00
San Antonio and Aransas Pass..	42,090 79	55,200 00	31,464 00
Minneapolis Brewing Co.....	10,000 00	10,000 00	10,000 00
Inter-State Casualty Co. stock..	5,100 00	3,400 00	5,100 00
Consolidated Traction Co	49,631 52	75,000 00	51,500 00
Minneapolis and St. Louis.....	41,334 05	45,000 00	42,750 00
Lawrence R. R. Co.....	26,181 08	25,000 00	26,181 08
	<u>\$2,340,152 29</u>	<u>\$2,350,360 00</u>	<u>\$2,291,760 95</u>
Amount loaned on collaterals			\$2,291,760 95
Cash on deposit in banks or other moneyed institutions			1,498,018 47
Cash on hand			3,478,152 43
Amount of assets, not included under either of the above heads, viz.:			150,505 00
Safe deposit steel vaults		\$26,261 89	
Collections		31,495 22	
Commissions earned but not collected (all good).....		29,303 67	
			<u>87,060 78</u>
			<u>\$7,589,517 63</u>
LIABILITIES.			
Capital stock paid in, in cash		\$1,000,000 00	
Surplus fund		200,000 00	
Undivided profits		26,492 76	
Deposits in trust.....		181,179 90	
General deposits.....		6,110,449 34	
Other liabilities, not included under either of the above heads, viz.:			
Checks outstanding		\$8,474 79	
Bonds payable		13,000 00	
Rents accrued		1,920 84	
			<u>21,395 63</u>
			<u>\$7,589,517 63</u>
SUPPLEMENTARY.			
Total amount of interest, commissions and profits of every kind received during the year.....			\$251,852 19
Amount of interest paid to and credited depositors during the same period			92,107 19
Amount of expenses of the institution during the same period,			72,076 73
Amount of dividends on capital stock declared during the year, payable January 1 and July 1, 1894			50,000 00
Amount of deposits made by order of court.....			251,821 65
Number of deposits on which interest is allowed at this date ..			1,075
Total amount of such deposits.....			3,283,363 00
Rate of interest on same			<u>1 to 4 per cent.</u>

1894 THE MERCANTILE TRUST COMPANY, NEW YORK CITY.

[No. 120 Broadway; chartered 1868 as the Fireproof Warehousing Co.]

LOUIS FITZGERALD, President.

HENRY C. DEMING, Secretary.

DIRECTORS.

LOUIS FITZGERALD,
 RUSSELL SAGE,
 A. J. CASSATT,
 J. ROOSEVELT ROOSEVELT,
 J. HAMPDEN ROBB,
 EDWARD L. MONTGOMERY,
 JOHN T. TERRY,
 THOMAS T. ECKERT,
 HENRY A. HURLBUT,
 HENRY M. ALEXANDER,
 CHARLES F. MAYER,
 WILLIAM P. THOMPSON,

C. C. CUYLER,
 GEORGE J. GOULD,
 JAMES W. ALEXANDER,
 JOHN J. MCCOOK,
 HENRY G. MARQUAND,
 JOHN W. HUNTER,
 JOHN JACOB ASTOR,
 GEORGE L. RIVES,
 SIDNEY DILLON RIPLEY,
 JOHN E. SEARLES,
 AUSTIN CORBIN,

RICHARD IRVIN,
 MARCELLUS HARTLEY,
 HENRY M. FLAGLER,
 HENRY B. HYDE,
 CHANCEY M. DEPEW,
 CLEMENT A. GRISCOM,
 OLIVER E. AMES, 2d,
 CHARLES COUDERT,
 JAMES MCCREERY,
 WILLIAM H. SLOCUM,
 JAMES STOKES,
 HENRY C. DEMING.

RESOURCES.

Bonds and mortgages..... \$527,208 94
 Stock investments, viz.:

Stocks and bonds.	Cost.	Par value.	Estimated market value.
United States bonds.....	\$1,669,082 77	\$1,669,000 00	\$1,669,082 77
St. L., Iron Mt. and So. Ry. Co..	595,000 00	650,000 00	595,000 00
Pa. Co. bds., gtd. by Pa. R.R. Co..	210,000 00	200,000 00	210,000 00
Chic., Burl. and Q. deb. bonds..	256,500 00	280,000 00	256,500 00
W. Union Tel. Co. col. trust bds.	90,000 00	100,000 00	90,000 00
New York city bonds.....	854,000 00	650,000 00	854,000 00
W. Shore R. R. Co. gtd. bonds...	205,500 00	200,000 00	205,500 00
St. L. and Iron Mt. R. R. ext. bds.	167,000 00	167,000 00	167,000 00
Chic. and No. West. R. R. Co....	48,000 00	48,000 00	48,000 00
Union Pac. Ry. Co. ext. bonds..	44,000 00	44,000 00	44,000 00
Manhattan Ry. Co. stock.....	\$61,240 00	200,000 00	\$61,250 00
Chic., Mil. and St. Paul pfd. stk..	128,187 50	100,000 00	128,187 50
N. Y. C. and H. R. R. R. stock..	149,625 00	160,000 00	149,625 00
	<u>\$4,777,085 27</u>	<u>\$4,579,000 00</u>	<u>\$4,777,085 27</u>

Amount loaned on collaterals 4,777,085 27
 Amount loaned on personal securities, including bills purchased 17,718,665 00
 Real estate, present estimated value 1,296,668 82
 Cash on deposit in banks or other moneyed institutions..... 47,950 21
 Cash on hand..... 7,571,700 23
 Amount of assets, not included under either of the above heads, viz.: 88,331 30

Trust investments..... \$714,280 12
 Accrued interest..... 128,000 00
 Unadjusted accounts..... 127,210 58

\$970,148 66

\$527,208 94

LIABILITIES.

Capital stock paid in, in cash..... \$3,000,000 00
 Surplus fund..... 2,000,000 00
 Undivided profits..... 117,616 79
 Deposits in trust..... 729,793 25
 General deposits..... 28,090,512 41

\$32,937,922 45

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year \$917,656 73
 Amount of interest paid to and credited depositors during the same period . 406,308 23
 Amount of expenses of the institution during the same period, 127,506 96
 Amount of dividends on capital stock declared during the year, payable January 2 and July 2, 1894..... 200,000 00
 Amount of deposits made by order of court..... 75,945 00

METROPOLITAN TRUST Co. OF THE CITY OF NEW YORK. 367

Number of deposits on which interest is allowed at this date...	961
Total amount of such deposits.....	\$21,738,272 46
Rate of interest on same	1 to 8 per cent.
Amount of bonds and mortgages purchased... ..	188,800 00

METROPOLITAN TRUST COMPANY OF THE CITY OF NEW YORK.

[37 and 39 Wall street; chartered 1881.]

THOMAS HILLHOUSE, *President.* BEVERLY CHEW, *Secretary.*

TRUSTEES.

M. GRACIE KING, MORRIS K. JESUP, C. P. HUNTINGTON, HEBER R. BISHOP, JOSEPH OGDEN, THOMAS HILLHOUSE, ROBERT HOE, D. O. MILLS,	JOHN T. TERRY, BRADLEY MARTIN, GEORGE A. HARDIN, HENRY B. PLANT, JOHN W. ELLIS, W. L. BULL, FREDERICK TAPPEN,	WALTER T. HATCH, DUDLEY OLCOTT, J. HOWARD KING, EDWARD B. JUDSON, W. H. TILLINGHAST, GEORGE HENRY WARREN, RICHARD MORTIMER, SAMUEL THOMAS.
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RESOURCES.

Bonds and mortgages.....	\$200,000 00
Stock investments, viz.:	

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States currency 6s.....	\$149,825 00	\$180,000 00	\$145,400 00
United States 4s.	112,592 88	100,000 00	114,500 00
United States new 5s.....	233,764 62	200,000 00	235,000 00
New York city consol. stock....	704,825 00	705,000 00	672,697 50
New York city additional water	263,843 75	255,000 00	261,675 00
North. Illinois Ry. first mtge...	52,046 20	50,000 00	54,000 00
Sav., Fla. and West. first mtge,	52,750 00	50,000 00	56,500 00
Burl. O. R. and North. cons....	92,219 35	90,000 00	85,500 00
Fargo and South. gold first mtge,	57,250 00	50,000 00	59,250 00
Prairie and P. U	53,000 00	50,000 00	55,250 00
Chicago, R. I. and Pac. coll....	210,904 15	200,000 00	209,000 00
Pittsburg and Western first.....	79,916 67	100,000 00	85,500 00
B'way and 7th Ave. gold con ...	98,000 00	100,000 00	111,000 00
Chicago, R. I. and Pac. deb	89,166 67	100,000 00	91,500 00
	<u>\$2,813,103 74</u>	<u>\$2,280,000 00</u>	<u>\$2,886,762 50</u>

Amount loaned on collaterals	2,886,762 50
Real estate, present estimated value.....	\$4,782,329 02
Cash on deposit in banks or other moneyed institutions.....	550,000 00
Cash on hand.....	868,092 98
Amount of assets, not included under either of the above heads, viz.:	22,254 88

Accrued interest	\$54,972 27
Due from trusts.....	15,165 27
Rents accrued.....	3,250 00
	<u>73,387 54</u>
	<u>\$8,882,826 28</u>

LIABILITIES.

Capital stock paid in, in cash	\$1,000,000 00
Surplus fund.....	1,014,872 44
General deposits.	6,760,888 95
Other liabilities, not included under either of the above heads, viz.: Interest accrued on deposits	57,619 98
	<u>\$8,882,826 32</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$304,458 87
Amount of interest paid to and credited depositors during the same period	172,509 77
Amount of expenses of the institution during the same period,	61,590 94

Amount of dividends on capital stock declared during the year, payable January 15 and July 15, 1894.....	\$80,000 00
Amount of deposits made by order of court.....	6,177 53
Number of deposits on which interest is allowed at this date..	588
Total amount of such deposits.....	6,499,398 75
Rate of interest on same.....	1 to 3 per cent

THE NASSAU TRUST COMPANY OF THE CITY OF BROOKLYN.

[101 Broadway; chartered 1855.]

A. D. WHEELOCK, *President.* O. F. RICHARDSON, *Secretary.*

TRUSTEES.

WILLIAM DICK, WILLIAM F. GARRISON, E. B. TUTTLE, JOHN LOUGHRAN, F. W. WURSTER, HENRY OFFERMAN, A. D. WHEELOCK,	DARWIN R. JAMES, CHARLES H. RUSSELL, DITMAS JEWELL, JOHN McLOUGHLIN, WM. E. HORWILL, A. D. BAIRD,	JOHN T. WILLETS, JOHN TRUSLOW, EDWARD T. HULST, BERNARD PETERS, JOST MOLLER, JR., HENRY SEIBERT, O. F. RICHARDSON.
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RESOURCES.

Bonds and mortgages.....	\$469,319 67
Stock investments, viz.:	

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
Brooklyn city bonds.....	\$317,257 14	\$300,000 00	\$304,651 00
South Brooklyn Central.....	38,110 00	37,600 00	37,740 00
Broadway Railroad of Brooklyn,	19,115 00	19,000 00	19,000 00
South Ferry Railroad.....	15,750 00	15,000 00	16,500 00
R. R. Equipment and Car Trust,	186,000 00	186,000 00	186,000 00
Louisville, St. Louis and Texas,	47,000 00	50,000 00	39,500 00
Iowa and Illinois Coal Co.....	29,620 00	30,000 00	30,000 00
Flint and Pere Marquette.....	50,725 00	50,000 00	42,500 00
Canada Southern Railroad.....	26,701 25	25,000 00	26,187 50
Chicago and East. Illinois R. R.	48,500 00	50,000 00	48,875 00
Norfolk and Western (Ind. and Wash. division).....	23,187 50	25,000 00	19,000 00
Chicago, Rock Isl. and Pac. R. R.	125,687 50	125,000 00	123,987 50
Rio Grande and Western R. R..	19,468 75	25,000 00	17,562 50
Chesapeake and Ohio Railroad,	33,261 25	38,000 00	32,787 50
Chicago and Indiana Coal Ry...	51,312 50	50,000 00	49,250 00
General Electric debenture.....	48,895 83	50,000 00	46,685 00
Hecker, Jones, Jewell Milling Co.	25,000 00	25,000 00	26,250 00
Coney Isl. and Brooklyn cert's..	18,521 00	18,000 00	18,000 00
Mt. Morris Bank stock.....	5,000 00	2,000 00	2,800 00
U. S. Cordage Co.....	8,073 08	8,073 08	1,614 00
Waterbury and Marshall preferred stock.....	15,035 00	15,035 00	9,021 00
West Shore Railroad Co.....	190,675 00	180,000 00	191,700 00
Steinway Railroad Co.....	25,616 67	25,000 00	26,750 00
Village of Flushing funded bds.	25,845 00	25,000 00	25,750 00
N. Y., Chicago and St. Louis..	25,437 50	25,000 00	25,523 75
Car Trust notes.....	171,742 71	171,742 71	171,742 71
	<u>\$1,591,538 72</u>	<u>\$1,569,850 74</u>	<u>\$1,530,838 06</u>

Amount loaned on collaterals.....	1,530,838 06
Amount loaned on personal securities, including bills purchased,	878,785 00
Cash on deposit in banks or other moneyed institutions.....	159,260 00
Cash on hand.....	314,517 89
Amount of assets, not included under either of the above heads, viz.: Accrued interest.....	15,276 06
	<u>20,971 85</u>
	<u>\$3,888,908 44</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$500,000 00
Undivided profits.....	197,954 45
Deposits in trust.....	2,675,615 74

Other liabilities, not included under either of the above heads,
viz.:

Certified checks.....	\$8,035 05	
Secretary's checks.....	630 75	
Expenses accrued.....	1,000 00	
Dividends unpaid	312 00	
Unearned interest.....	5,420 45	
		\$15,398 25
		\$3,388,968 44

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$137,343 40
Amount of interest paid to and credited depositors during the same period.....	53,682 75
Amount of expenses of the institution during the same period,	21,885 78
Amount of dividends on capital stock declared during the year, payable February 1 and August 1, 1894	80,000 00
Number of deposits on which interest is allowed at this date..	1,298
Total amount of such deposits.....	2,672,219 51
Rate of interest on same	1½ to 3½ per cent.
Amount of bonds and mortgages purchased	77,417 67

NEW YORK GUARANTY AND INDEMNITY COMPANY,
NEW YORK CITY.

1894

[65 Cedar street; chartered 1864.]

WALTER G. OAKMAN, *President.*

HENRY A. MURRAY, *Treasurer.*

DIRECTORS.

SAMUEL D. BABCOCK,	ADRIAN ISELIN, JR.,	GEORGE F. BAKER,
AUGUSTUS D. JUILLIARD,	GEORGE S. BOWDOIN,	JAMES N. JARVIE,
FREDERIC CROMWELL,	RICHARD A. McCURDY,	WALTER R. GILLETTE,
ALEXANDER E. ORR,	ROBERT GOELET,	WALTER G. OAKMAN,
G. G. HAVEN,	HENRY H. ROGERS,	OLIVER HARRIMAN,
HENRY W. SMITH,	R. SOMERS HAYES,	H. MCK. TWOMBLY,
CHARLES R. HENDERSON,	FREDERICK W. VANDERBILT,	WILLIAM C. WHITNEY.

RESOURCES.

Bonds and mortgages.....	\$112,000 00
Stock investments, viz.:	

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value,</i>	<i>Estimated market value.</i>
United States bonds.....	\$1,361,712 50	\$1,240,000 00	\$1,361,712 50
New York city bonds	1,202,512 99	1,172,989 50	1,202,512 99
City of Brooklyn bonds	145,150 00	130,000 00	145,150 00
Atlantic Mutual scrip	23,100 00	22,000 00	23,100 00
Minn. and St. Louis Railway ...	66,120 00	72,000 00	66,120 00
Rome, Watertown and Ogdens- burg R. R. stock	116,500 00	100,000 00	116,500 00
Lake Shore and Mich. Southern Railway Co. stock.....	137,000 00	100,000 00	137,000 00
St. Paul and Duluth pfd. stock.	43,750 00	50,000 00	43,750 00
Broadway and Seventh avenue R. R. Co.....	70,560 00	64,000 00	70,560 00
United Electric Securities Co....	226,979 17	250,000 00	226,979 17

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
Oregon Short Line and Utah Northern Railway	\$33,275 00	\$49,000 00	\$33,275 00	
San Antonio and Aransas Pass Railway Co.	62,715 00	111,000 00	62,715 00	
Met. West Side Elevated Railroad Co., Chicago	144,000 00	200,000 00	144,000 00	
Galveston City R. R. Co	769,125 00	879,000 00	769,125 00	
West Side Construction Co. stk.	19,800 00	36,600 00	19,800 00	
L. I. Trac. Co. and Brooklyn Heights R. R. Co. joint coll. trust notes ...	41,113 11	48,654 57	41,113 11	
South. Ry. Co. first cons. mort..	18,250 00	20,000 00	18,250 00	
	<u>\$4,471,663 77</u>	<u>\$4,504,591 07</u>	<u>\$4,471,663 77</u>	\$4,471,663 77
Amount loaned on collaterals				4,737,526 78
Amount loaned on personal securities, including bills purchased,				43,063 08
Real estate, present estimated value				101,029 08
Cash on deposit in banks or other moneyed institutions				4,531,304 97
Cash on hand				22,097 75
Amount of assets, not included under either of the above heads, viz.:				
Accrued interest			\$37,083 04	
Accounts receivable			46,899 07	
				<u>83,982 11</u>
				<u>\$14,102,666 10</u>

LIABILITIES.

Capital stock paid in, in cash	\$2,000,000 00
Surplus fund	1,500,000 00
Undivided profits	290,568 58
Deposits in trust	1,120,212 00
General deposits	8,969,370 71
Other liabilities, not included under either of the above heads, viz.:	
Interest accrued on deposits	\$46,491 05
Expenses accrued	3,000 00
Certified checks outstanding	178,128 78
	<u>222,614 83</u>
	<u>\$14,102,666 10</u>

SUPPLEMENTARY.

Amount of debts guaranteed and present liability thereon ...	\$350,000 00
Total amount of interest, commissions and profits of every kind received during the year	804,303 48
Amount of interest paid to and credited depositors during the same period	187,285 53
Amount of expenses of the institution during the same period,	122,686 15
Amount of dividends on capital stock declared during the year, payable January 2, 1895	160,000 00
Number of deposits on which interest is allowed at this date ..	239
Total amount of such deposits	9,457,929 57
Rate of interest on same	1 to 4 per cent
Amount of bonds and mortgages purchased	52,000 00

THE NEW YORK LIFE INSURANCE AND TRUST COMPANY,
NEW YORK CITY.

[58 Wall street; chartered 1830.]

HENRY PARISH, *President.* HENRY PARISH, Jr., *Secretary.*

TRUSTEES.

WM. W. ASTOR, GEORGE A. ROBBINS, GEORGE S. BOWDOIN, WM. C. SCHERMERHORN, STUYVESANT FISH, RUTHERFORD STUYVESANT, COLUMBUS O'D. ISELIN, HENRY PARISH,	FREDERIC BRONSON, W. EMLIN ROOSEVELT, WILLIAM E. DODGE, CHARLES E. STRONG, HENRY C. HULBERT, CHARLES G. THOMPSON, EDMUND L. BAYLIES,	JAMES A. ROOSEVELT, S. VAN RENSSELAER CRUGER, FREDERICK W. STEVENS, ROBERT GOELET, HEWLETT SCUDDER, JAMES P. KERNOCHAN, HENRY A. C. TAYLOR, H. VAN RENSSSEL'R KENNEDY.
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RESOURCES.

Bonds and mortgages..... \$1,432,284 50
Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States bonds.....	\$2,495,961 91	\$2,257,000 00	\$2,468,580 00
State of New Hampshire.....	21,876 00	22,000 00	24,200 00
State of Massachusetts	363,038 00	324,000 00	330,480 00
Bank of America	7,853 25	7,400 00	14,800 00
Merchants' National Bank	10,972 50	11,000 00	14,800 00
Gallatin National Bank	10,024 00	11,200 00	33,600 00
Lack. Iron and Steel Co Bank...	151,479 16	150,000 00	157,500 00
Western Transit Co	151,652 25	150,000 00	154,500 00
Atlantic Mut. Ins Co. scrip....	142,900 00	142,900 00	142,900 00
Consolidated Gas Co. of N. Y..	210,000 00	200,000 00	220,000 00
Lake Shore and Mich. Southern,	2,819 20	1,800 00	2,860 00
Kal., Allegan and Grand Rapids,	3,900 00	3,000 00	3,900 00
Illinois Central, leased lines.....	5,778 25	5,800 00	5,220 00
Warren R. R. of New Jersey...	53,142 50	45,000 00	58,750 00
New York and Harlem R. R....	31,693 22	13,000 00	34,320 00
Pitts., Fort Wayne and Chicago	23,632 64	15,000 00	23,775 00
Peoria and Benson Valley.	16,641 50	15,800 00	27,334 00
Fort Wayne and Jackson R. R..	21,412 00	17,700 00	21,417 00
Grand River Valley	26,293 51	25,000 00	27,500 00
Morris and Essex.....	38,254 17	25,000 00	40,500 00
New York, Lack. and Western..	28,282 78	25,000 00	29,400 00
Rome, Watertown & Ogdensburg ..	27,586 39	25,000 00	29,000 00
United N. J. R. R. and C. Co..	57,437 50	25,000 00	58,750 00
Rensselaer and Saratoga	61,264 51	37,600 00	69,560 00
Lake Shore and Mich. So. R. R.	904,814 72	753,000 00	916,650 00
Nash., Chat. and St. Louis.....	13,163 33	10,000 00	13,500 00
Terre Haute and Ind. R. R.....	12,677 50	11,000 00	12,650 00
Chicago, Mil. and St. Paul	137,180 00	115,000 00	142,200 00
New York and Harlem R. R....	62,400 00	52,000 00	61,880 00
United N. J. R. R. and C. Co...	1,222,150 00	1,143,000 00	1,235,880 00
Chicago and Milwaukee	23,897 03	26,000 00	28,340 00
Nashville and Decatur R. R....	37,392 50	33,000 00	37,290 00
Central of New Jersey.....	43,804 17	42,000 00	47,250 00
Chicago, St. Paul and Minn.....	58,151 17	50,000 00	62,500 00
Milwaukee, L. Shore and West.	61,000 00	50,000 00	62,500 00
Pennsylvania Equipment.....	656,627 00	675,000 00	675,000 00
Albany and Susquehanna	140,578 47	114,000 00	141,650 00
Illinois Central.....	83,450 00	80,000 00	85,600 00
Harlem River and Port Chester,	133,500 00	100,000 00	130,000 00
Dakota Central	169,500 00	150,000 00	169,500 00
N. Y., Chicago and St. Louis ..	174,486 58	200,000 00	204,000 00
Cleveland and Pittsburg.....	210,975 00	200,000 00	210,000 00
Cin., Ind., St. Louis and Chicago	213,080 00	224,000 00	212,800 00
Pine Creek.....	284,676 12	237,000 00	286,770 00
Terre Haute and Peoria	251,599 58	249,000 00	252,785 00
St. Paul, Minn. and Man.....	318,518 75	320,000 00	323,200 00
Pitts., Cin., Chi. and St. Louis,	347,406 25	350,000 00	360,500 00
N. Y. Central and Hudson River,	498,494 94	400,000 00	496,000 00
Chicago, Burlington & Quincy .	579,245 83	480,000 00	576,000 00
Chicago and North Western....	1,329,333 66	1,160,000 00	1,445,000 00
	<u>\$11,956,257 84</u>	<u>\$10,778,700 00</u>	<u>\$12,182,141 00</u>

12,182,141 00

Amount loaned on collaterals	\$4,233,610 22
Amount loaned on personal securities, including bills purchased	6,473,302 61
Real estate, present estimated value	485,000 00
Cash on deposit in banks or other moneyed institutions	423,078 86
Cash on hand	2,850,000 00
Amount of assets, not included under either of the above heads, viz.:	

Accrued interest	\$272,991 48	
Rents accrued	5,730 84	
Suspense account	819,572 87	
Insurance account, bond and mortgages	10 50	
		598,305 69
		<u>\$28,677,672 88</u>

LIABILITIES.

Capital stock paid in, in cash	\$1,000,000 00
Surplus fund	2,447,516 36
Undivided profits	34,029 48
Deposits in trust	23,618,887 63
Other liabilities, not included under either of the above heads, viz.:	

Interest accrued on deposits	\$477,504 80	
Taxes accrued	15,500 00	
Unearned interest on bills receivable	46,252 84	
Receivership	10,241 17	
Annuities	612,251 53	
Life insurance	412,343 97	
Contingent account	8,145 11	
		1,577,239 42
		<u>\$28,677,672 88</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year	\$1,029,649 24
Amount of interest paid to and credited depositors during the same period	526,153 58
Amount of expenses of the institution during the same period,	96,325 09
Amount of dividends on capital stock declared during the year, payable June 9 and December 10, 1894	300,000 00
Amount of deposits made by order of court	884,431 86
Number of deposits on which interest is allowed at this date ..	2,831
Total amount of such deposits	23,618,887 63
Rate of interest on same	1 to 5 per cent.

NEW YORK SECURITY AND TRUST COMPANY.

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1894

NEW YORK SECURITY AND TRUST COMPANY, NEW YORK CITY.

[46 Wall street; chartered 1889.]

CHARLES S. FAIRCHILD, *President.*

ABRAM M. HYATT, *Secretary.*

TRUSTEES.

CHARLES S. FAIRCHILD,
M. C. D. BORDEN,
JAMES J. HILL,
FREDERICK R. COUDERT,
HUDSON HOAGLAND,
JOHN A. McCALL,

EDWARD N. GIBBS,
WILLIAM L. STRONG,
EDWARD UHL,
STUART G. NELSON,
JOHN W. STERLING,
WILLIAM A. BOOTH,
JAMES A. BLAIR.

WILLIAM H. APPLETON,
JOHN G. McCULLOUGH,
WILLIAM F. BUCKLEY,
B. AYMAR SANDS,
JAMES STILLMAN,
H. WALTER WEBB,

RESOURCES.

Bonds and mortgages..... \$279,500 00
Stock investments, viz.:

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.
United States bonds.....	\$152,100 00	\$130,000 00	\$147,225 00
New York city bonds.....	1,619,627 50	1,637,500 00	1,622,850 00
Brooklyn city bonds	50,875 00	50,000 00	48,000 00
Remington Paper Company.....	34,000 00	34,000 00	34,000 00
Manufacturing Investment Co..	264,600 00	294,000 00	264,600 00
Pittsburg, Cincinnati, Chicago and St. Louis.....	32,480 00	32,000 00	33,280 00
Louisville, Evansville and St. Louis.....	29,606 25	35,000 00	12,600 00
Chicago, Milwaukee & St. Paul.	225,000 00	250,000 00	227,500 00
Third National Bank.....	53,054 17	50,000 00	52,500 00
Hanover National Bank.....	12,920 00	4,000 00	12,600 00
Mount Morris Bank.....	10,000 00	4,000 00	7,600 00
Evansville & Terre Haute R. R.	61,921 71	84,933 00	83,973 32
N. Y., Ontario and Western....	157,500 00	157,500 00	157,500 00
Tennessee Coal and Iron Co	12,000 00	10,000 00	12,800 00
State of Alabama warrants	150,000 00	150,000 00	150,000 00
City of Duluth warrants	15,946 30	15,946 30	15,946 30
City and county of Missoula	2,081 45	2,081 45	2,081 45
State of Montana	3,588 71	3,588 71	3,588 71
State of Louisiana	9,924 57	9,924 57	8,924 57
State of Idaho.....	29,941 86	29,941 86	29,941 86
State of Washington	111,781 82	111,781 82	111,741 82
Town of Highlands	37,662 48	38,042 91	38,042 91
State of Wisconsin tax sale cert.	50,098 38	50,098 38	50,098 38
St. Paul Gas-Light Co	76,500 00	90,000 00	76,500 00
	<u>\$3,202,412 46</u>	<u>\$3,844,839 00</u>	<u>\$3,154,934 32</u>

Amount loaned on collaterals 3,154,984 32
Amount loaned on personal securities, including bills purchased 4,296,804 14
Cash on deposit in banks or other moneyed institutions 1,102,986 08
Cash on hand..... 2,238,235 11
Amount of assets, not included under either of the above heads, 25,732 88
viz.:

Accrued interest \$65,691 71
Interest due and not collected 7,788 88

78,479 59

\$11,171,621 57

LIABILITIES.

Capital stock paid in, in cash \$1,000,000 00
Surplus fund..... 1,000,000 00
Undivided profits..... 100,833 62
Deposits in trust..... 9,041,368 79

Other liabilities, not included in either of the above heads, viz.:

Interest accrued on deposits.....	\$30,415 20	
Rebate interest on bills purchased.....	6,336 29	
Rent accrued.....	2,666 37	
		\$29,418 16
		<u>\$11,171,621 57</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$379,967 48
Amount of interest paid to and credited depositors during the same period.....	140,059 19
Amount of expenses of the institution during the same period.....	73,928 10
Amount of dividends on capital stock declared during the year, payable May 1 and November 1, 1894	100,000 00
Amount of deposits made by order of court.....	71,188 77
Number of deposits on which interest is allowed at this date...	321
Total amount of such deposits.....	7,851,824 01
Rate of interest on same.....	1 to 4 per cent.
Amount of bonds and mortgages purchased.....	122,000 00

ORANGE COUNTY TRUST AND SAFE DEPOSIT COMPANY,
MIDDLETOWN.

[Monument square ; chartered 1892.]

M. D. STIVERS, *President.* FRANK HARDING, *Secretary.*

TRUSTEES.

ISAAC N. COX.	M. D. STIVERS,	HENRY S. POUND,
G. N. CLEMON,	WILLIAMS MARTIN,	W. D. STRATTON,
F. D. YOUNGBLOOD,	W. F. O'NEILL,	JAMES G. HARDING,
FRANK HARDING,	EDWARD CANFIELD,	J. C. JORDAN,
T. D. MILLS,	J. H. SMITH,	JAMES E. MATTHEWS,
	CHARLES J. EVERSON.	

RESOURCES.

Bonds and mortgages.....	\$92,872 00
Stock investments, viz.:	

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.
Long Island City.....		\$30,000 00	\$31,500 00
City of Buffalo.....		20,000 00	21,000 00
Town of Thompson		6,000 00	6,240 00
County of Perry, Miss		6,500 00	6,955 00
Morgan county, Ala.....		20,439 25	20,439 25
Winston county, Ala., bridge...		10,447 00	9,586 68
Walker county, Ala., bridge....		2,000 00	2,186 54
School dist., New Decatur, Ala.		7,500 00	8,020 00
Lakeside Railway Company	\$192,821 12	5,000 00	4,875 00
East Lake Land Company.....		45,000 00	45,000 00
Johnson county, Tenn.....		11,180 00	9,792 70
Warrants of cities and counties,			
State of Washington.....		14,428 19	14,167 41
Washingtonville Water Co.		6,000 00	6,000 00
Ohl. and Nor. Pacific R. R. Co..		20,000 00	8,000 00
Lakeside Ry. Co., 50 shares....		2,500 00	10 00
Wash. Water Co., 12 shares....		600 00	10 00
	<u>\$192,821 12</u>	<u>\$207,589 44</u>	<u>\$194,182 58</u>
			192,821 12

ORANGE COUNTY TRUST AND SAFE DEPOSIT COMPANY. 375

Amount loaned on collaterals	\$192,347 24
Amount loaned on personal securities, including bills purchased	58,448 25
Due from banks	7,081 47
Real estate, present estimated value.....	81,827 76
Cash on deposit in banks or other moneyed institutions.....	29,559 80
Cash on hand	38,504 02
Amount of assets, not included under either of the above heads, viz.:	

Accrued interest.....	\$10,185 31	
Interest due and not collected.....	259 04	
Furniture and fixtures.....	2,308 58	
Rents.....	107 50	
		12,810 43
		<u>\$645,722 09</u>

LIABILITIES.

Capital stock paid in, in cash	\$100,000 00
Surplus fund	25,000 00
Undivided profits.....	17,383 29
Deposits in trust.....	494,296 81
Other liabilities, not included under either of the above heads, viz.:	

Interest accrued on deposits	\$5,772 83	
Certified checks.....	1,944 78	
Due banks and trust companies.....	2,072 88	
		9,092 49
		<u>\$645,722 09</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$33,721 82
Amount of interest paid to and credited depositors during the same period	10,700 56
Amount of expenses of the institution during the same period,	7,539 61
Amount of dividends on capital stock declared during the year, payable January 15 and July 16, 1894	6,000 00
Amount of deposits made by order of court.....	3,031 88
Number of deposits on which interest is allowed at this date...	882
Total amount of such deposits.....	387,626 79
Rate of interest on same	2 and 4 per cent.
Amount of bonds and mortgages purchased	38,700 00

THE PEOPLE'S TRUST COMPANY, BROOKLYN.

[172 Montague street; chartered 1889.]

FELIX CAMPBELL, *President.*

EDWARD JOHNSON, *Secretary.*

TRUSTEES.

FELIX CAMPBELL,
GEORGE L. PEASE,
EUGENE G. BLACKFORD,
GEORGE P. TANGSMAN,
DAVID A. BOODY,
ROBERT J. KIMBALL,
ISIDORE M. BON,
AMORY S. CARHART,

JAMES McMAHON,
HORACE J. MORSE,
SOLOMON W. JOHNSON,
J. G. DETTMER,
WILLIAM B. HILL,
JOHN E. SEARLES,
WM. B. DAVENPORT,
THOMAS T. BARR,

FREDERICK A. SCHROEDER,
FREDERIC A. WARD,
DANIEL F. LEWIS,
ALONZO SLOTE,
CORNELIUS N. HOAGLAND,
BERNARD GALLAGHER,
HOWARD M. SMITH,
WILLIAM M. COLE.

RESOURCES.

Bonds and mortgages..... \$841,375 00

Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States bonds.....	\$1,770,285 00	\$1,500,000 00	\$1,762,500 00
City of Brooklyn.....	979,000 00	948,000 00	943,000 00
Town of Gravesend	7,589 00	7,589 00	7,589 00
City of Jersey City.....	159,250 00	150,000 00	165,750 00
Brooklyn City R. R. stock.....	180,937 06	91,000 00	182,880 00
Lake Erie and Western R. R....	20,570 00	22,000 00	23,100 00
Atlantic Avenue R. R. Co	102,000 00	100,000 00	109,000 00
Iron Car Equip. Co. Car Trust..	50,400 00	56,000 00	56,000 00
Union Ferry Co	47,015 00	50,000 00	51,500 00
Brooklyn Art Association stock.	32,225 00	23,500 00	32,225 00
Balt. and Ohio Equip. Assn.....	155,000 00	155,000 00	155,000 00
Br'klyn and R'kaway Be'ch R.R.	145,000 00	145,000 00	149,500 00
Long Island Traction Co. stock	50,250 00	335,000 00	48,550 00
American Steel Barge Co	80,000 00	100,000 00	80,000 00
Supreme Court judgment agt.			
N. Y. and Brooklyn Bridge...	160,331 17	160,331 17	160,331 17
Seaside and Brooklyn Bridge			
Elevated R. R.....	27,750 00	30,000 00	27,750 00
Penn. City Development Co	1,485 60	1,485 60	1,485 60
E. W. Bliss Co. com. stock.....	14,800 00	16,000 00	16,000 00
Lewis & Fowler Girder Rail Co..	32,500 00	29,000 00	29,000 00
United States Projectile Co	3,000 00	2,600 00	2,600 00
	<u>\$3,968,387 83</u>	<u>\$3,922,505 77</u>	<u>\$3,983,760 77</u>

Amount loaned on collaterals	8,983,760 77
Amount loaned on personal securities, including bills purchased,	2,867,149 41
Real estate, present estimated value	480,269 27
Cash on deposit in banks or other moneyed institutions	60,000 00
Cash on hand.....	961,617 17
Amount of assets, not included under either of the above	124,239 98
heads, viz.: Accrued interest.....	84,076 14

\$8,852,587 74

LIABILITIES.

Capital stock paid in, in cash	\$1,000,000 00
Surplus fund.....	900,000 00
Undivided profits.....	90,030 30
Deposits in trust.....	141,514 89
General deposits.....	6,625,707 82
Other liabilities, not included under either of the above	
heads, viz.:	

Interest accrued on deposits	\$21,180 67
Taxes accrued.	2,000 00
Certified checks outstanding.....	30,174 06
Time certificates of deposit.....	40,000 00
Dividends unpaid.....	30 00
Expenses accrued.....	750 00
Rebate on bills purchased.....	1,200 00

95,334 73

\$8,852,587 74

REAL ESTATE TRUST COMPANY OF NEW YORK CITY. 377

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$387,761 98
Amount of interest paid to and credited depositors during the same period.....	185,202 91
Amount of expenses of the institution during the same period,	48,550 52
Amount of dividends on capital stock declared during the year, payable February 1, May 1, August 1 and November 1, 1894	80,000 00
Amount of deposits made by order of court	49,179 56
Number of deposits on which interest is allowed at this date...	2,898
Total amount of such deposits.....	6,506,626 12
Rate of interest on same.....	1 to 3½ per cent.
Amount of bonds and mortgages purchased	6,500 00

REAL ESTATE TRUST COMPANY OF NEW YORK CITY.

[80 Nassau street; chartered 1890.]

HENRY C. SWORDS, *President*

HENRY W. REIGHLEY, *Secretary.*

TRUSTEES.

H. H. CAMMANN, JAMES I. RAYMOND, HORACE S. ELY, CHARLES S. BROWN, HENRY LEWIS MORRIS, PERCY CHUBB, ROBERT LENOX BELKNAP, LANSDALE BOARDMAN,	JOEL F. FREEMAN, CHARLES C. BURKE, JOHN DOWNEY, EBENEZER S. MASON, HENRY K. POMROY, EDWIN A. CRUIKSHANK, J. ROOSEVELT ROOSEVELT, CHARLES A. SCHERMERHORN,	JAMES M. VARNUM, DOUGLASS ROBINSON, LISPENARD STEWART, GEORGE C. DEWITT, HENRY C. SWORDS, FRANKLIN B. LORD, CHARLES A. PEABODY, JR., HARRISON E. GAWTRY.
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RESOURCES.

Bonds and mortgages.....	\$29,000 00
Stock investments, viz.:	

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States bonds.....	\$308,806 49	\$270,000 00	\$301,569 87
New York city bonds	524,700 00	500,000 00	600,000 00
Minneapolis and St. Louis R. R.	2,891 25	3,000 00	3,600 00
Phila. and Reading R. R.....	18,871 25	25,000 00	18,750 00
Cent. R. R. and Bkg. Co. of Ga	20,815 42	20,000 00	24,200 00
St. Louis and Iron Mt. R. R. ...	9,838 75	10,000 00	10,300 00
Toledo, Peoria and West. R. R..	18,312 50	25,000 00	17,250 00
St. L. and I. Mt. 1st (Ark branch),	12,475 50	12,000 00	12,060 00
No. Pac. R. R. 1st (Mo. div.)..	3,038 08	3,000 00	3,030 00
No. Pac. R. R (Pen D'Orville div.)	4,023 83	4,000 00	4,080 00
Chl., Mil. and St. Paul Ry.....	1,677 88	2,000 00	1,790 00
Collateral Trust notes.....	19,498 75	20,000 00	17,500 00
Peo. Gas-L. and Coke Co., Chl..	20,615 00	20,000 00	20,600 00
Gen. Electric Co. deb. bonds ...	21,040 65	21,000 00	19,740 00
Atlantic Mutual Ins. Co. scrip..	22,755 72	21,550 00	23,444 75
Internat. and Great North. R. R.	16,030 83	16,647 83	16,647 83
Kan. Pac. R. R. (Denver div.),	9,641 25	9,000 00	9,630 00
Toledo, Peoria and West. R. R..	1,125 00	1,125 00	956 25
	\$1,030,700 15	\$983,322 83	\$1,005,198 70

Amount loaned on collaterals	1,005,198 70
Amount loaned on personal securities, including bills purchased,	1,710,590 00
Cash on deposit in banks or other moneyed institutions	80,789 47
Cash on hand.....	293,898 51
Amount of assets, not included under either of the above heads, viz.:	8,648 11

Accrued interest	\$14,722 94
Commissions due and not collected.....	775 66
	15,498 60
	\$3,088,623 82

LIABILITIES.

Capital stock paid in, in cash	\$500,000 00
Surplus fund.....	250,000 00
Undivided profits.....	49,443 54
Deposits in trust.....	2,289,179 85
	<hr/>
	\$3,088,623 39
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SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$119,307 94
Amount of interest paid to and credited depositors during the same period	48,191 57
Amount of expenses of the institution during the same period,	36,765 48
Amount of dividends on capital stock declared during the year, payable January 2 and July 2, 1894.....	30,000 00
Number of deposits on which interest is allowed at this date..	516
Total amount of such deposits.....	2,248,426 57
Rate of interest on same.....	1 to 3 per cent.
Amount of bonds and mortgages purchased.....	29,000 00
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ROCHESTER TRUST AND SAFE DEPOSIT COMPANY.

[25 Exchange street; chartered 1868 as the Safe Deposit Company of the City of Rochester.]

J. MOREAU SMITH, *President.*

HAYWOOD HAWKS, *Secretary.*

DIRECTORS.

C. B. WOODWORTH,
J. MOREAU SMITH,
WILLIAM N. COGSWELL,
WILLIAM D. ELLWANGER,
C. C. WOODWORTH,
GILMAN H. PERKINS,
JAMES W. GILLIS,
JOHN H. BREWSTER,

ROBERT M. MYERS,
HIRAM W. SIBLEY,
E. FRANK BREWSTER,
HAYWOOD HAWKS,
RUFUS A. SIBLEY,
FREDERICK COOK,
HENRY C. BREWSTER,

GEORGE ELLWANGER,
FRANK A. WARD,
WILLIAM C. BARRY,
AUGUSTUS FRANK,
ISAAC WILLIS,
MAX BRICKNER,
THOMAS J. DEVINE,
EUGENE T. CURTIS.

RESOURCES.

Bonds and mortgages.....	\$605,010 06
Stock investments, viz.:	

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.
United States bonds.....	\$229,951 57	\$194,650 00	\$227,951 57
City of Rochester war'ts and bds.	418,718 08	414,808 08	418,718 08
Town of Seneca bonds	3,500 00	3,500 00	3,500 00
Town of Penfield bonds	1,950 00	1,950 00	1,950 00
Ontario and Webster bonds.	250 00	250 00	250 00
Franklin county, Ohio, bonds...	30,000 00	30,000 00	30,000 00
Bausch & Lomb Op. Co bonds..	10,000 00	10,000 00	10,000 00
Rochester City and B. R. R. Co..	148,000 00	140,000 00	152,000 00
Edison Electric Ill. Co. bonds...	20,700 00	20,700 00	20,700 00
Brush Electric Ill. Co	51,000 00	51,000 00	51,000 00
Western Union Tel. Co. bonds..	25,000 00	25,000 00	26,750 00
West shore Railway Co.....	25,000 00	25,000 00	26,000 00
N. Y., Lake Erie and Western..	9,300 00	10,000 00	6,500 00
Chi., St. Paul, M. and Omaha...	11,750 00	10,000 00	12,600 00
Chicago, B. and Quincy R. R...	15,178 75	15,000 00	15,300 00
Chicago, Rock I. and Pac. Ry...	9,650 00	10,000 00	10,175 00
Chicago and No. Western R. R.	10,400 00	10,000 00	10,700 00
Western Union Tel. Co. stock ..	8,000 00	10,000 00	8,700 00
Chicago and N. W. Ry. com. stk	10,537 50	10,000 00	9,600 00
Canada Southern Ry. stock.....	10,100 00	20,000 00	10,000 00
Chi. and Alton Ry. Co. con. stk.	15,780 00	11,500 00	16,780 00
American Ex. Nat. Bank, N. Y.	15,100 00	10,000 00	15,400 00
Nat. Bank of Commerce, N. Y.	9,800 00	5,000 00	9,000 00
Bank of America, N. Y	7,252 00	3,700 00	7,400 00
National City Bank, N. Y.....	3,496 50	700 00	3,045 00
	<hr/>	<hr/>	<hr/>
	\$1,055,414 40	\$1,012,758 08	\$1,103,019 65
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

1,103,019 65

unt loaned on collaterals	\$1,825,458 15
estate, present estimated value	160,000 00
on deposit in banks or other moneyed institutions	514,929 84
on hand.	112,508 51
unt of assets, not included under either of the above heads,	
∴ Interest due and not collected.....	41,808 22
	<u>\$4,862,738 95</u>

LIABILITIES.

al stock paid in, in cash	\$200,000 00
vided profits.....	278,433 48
sits in trust.....	178,660 04
ral deposits.....	3,705,640 48
	<u>\$4,862,738 95</u>

SUPPLEMENTARY.

. amount of interest, commissions and profits of every kind eived during the year.....	\$199,932 01
unt of interest paid to and credited depositors during the ne period	117,178 55
unt of expenses of the institution during the same period,	17,027 85
unt of deposits made by order of court.	16,556 75
ber of deposits on which interest is allowed at this date...	2,689
amount of such deposits.....	3,580,250 50
of interest on same	2 to 4 per cent.
unt of bonds and mortgages purchased.....	93,000 00

SECURITY TRUST COMPANY OF ROCHESTER.

[207 and 203 Granite Building; chartered 1892]

GER A. HOLLISTER, *Vice-President.* WILLIAM L. MERCER, *Secretary.*

TRUSTEES.

W. SIBLEY, N H. PERKINS, E. CHASE, GER A. HOLLISTER, E WILDER, K S. UPTON, NE H. SATTERLEE,	RUFUS A. SIBLEY, J. LEE JUDSON, A. ERICKSON PERKINS, THOMAS W. FINUCANE, GEORGE C. BUELL, JR., ALBERT H. HARRIS, WM. L. MERCER, ALEXANDER M. LINDSAY.	JAMES S. WATSON, WM. S. KIMBALL, JULIUS M. WILE, C. WALTER SMITH, GEORGE C. HOLLISTER, J. ALEX. HAYDEN, WILLIAM E. WERNER,
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RESOURCES.

s and mortgages.....				\$229,075 00
ck investments, viz.:				
Stocks and bonds	Cost.	Par value.	Estimated market value.	
ster city bonds.....	\$51,000 00	\$50,000 00	\$51,000 00	
Electric-Light Co.....	500 00	500 00	500 00	
ster Railway Co. 1st and				
ortgages	9,900 00	12,000 00	10,000 00	
ide Cemetery Asso cer-				
ites of indebtedness.....	15,000 00	15,000 00	15,000 00	
e county warrants.....	30,000 00	30,000 00	30,000 00	
	<u>\$106,400 00</u>	<u>\$107,500 00</u>	<u>\$106,500 00</u>	
unt loaned on collaterals.....				106,400 00
unt loaned on personal securities, including bills purchased,				461,469 80
estate, present estimated value				8,188 62
on deposit in banks or other moneyed institutions.....				100,000 00
on hand..				225,145 87
				<u>68,172 72</u>

Amount of assets, not included under either of the above heads,
viz.:

Interest due and not collected.....	\$10,854 18	
Safe deposit vault.....	16,000 00	
		\$26,854 18
		<u>\$1,220,800 19</u>

LIABILITIES.

Capital stock paid in, in cash	\$200,000 00
Surplus fund... ..	120,000 00
Undivided profits.....	30,039 81
Deposits in trust.....	48,294 33
General deposits.....	821,966 06
	<u>\$1,220,800 19</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$55,385 00
Amount of interest paid to and credited depositors during the same period	21,437 99
Amount of expenses of the institution during the same period,	15,700 10
Amount of dividends on capital stock declared during the year, payable August 1 and November 1, 1894.....	6,000 00
Number of deposits on which interest is allowed at this date ..	504
Total amount of such deposits.....	673,678 11
Rate of interest on same	2 to 4 per cent.
Amount of bonds and mortgages purchased	168,675 00

THE STATE TRUST COMPANY, NEW YORK CITY.

[36 Wall street; chartered 1889.]

F. S. BANGS, *President.*

JOHN Q. ADAMS, *Secretary.*

TRUSTEES.

WILLIS S. PAINE, W. L. TRENHOLM, JOSEPH N. HALLOCK, WILLIAM A. NASH, HENRY STEERS, CHARLES SCRIBNER, EBENEZER K. WRIGHT, FRANCIS S. BANGS,	HENRY H. COOK, WILLIAM B. KENDALL, EDWIN A. MCALPIN, GEORGE FOSTER PEABODY, GEO. W. QUINTARD, CHARLES L. TIFFANY, PERCIVAL KNAUTH, FRANCIS LYNDE STETSON,	CHARLES R. FLINT, WALTER S. JOHNSON, ANDREW MILLS, J. D. PROBST, FORREST H. PARKER, GEORGE W. WHITE, JOHN Q. ADAMS, THOMAS A. MCINTYRE.
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RESOURCES.

Bonds and mortgages.....	\$20,000 00
Stock investments, viz.:	

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
United States bonds.....	\$305,923 85	\$261,650 00	\$305,847 12	
New York city bonds	882,490 12	841,455 58	862,284 69	
Brooklyn city bonds	454,025 00	450,000 00	450,000 00	
Atchison, Topeka and Santa Fe.	43,912 50	50,000 00	31,500 00	
Chicago, Rock Island & Pacific..	50,000 00	50,000 00	52,250 00	
Chicago and Eastern Illinois....	42,731 25	43,000 00	41,710 00	
C. C. C. & St. L. R'y (St. L. div.),	41,750 00	50,000 00	45,000 00	
Northern Pacific Terminal Co ..	53,210 00	50,000 00	50,000 00	
N. Y. , Lack. and West. R'y Co..	100,000 00	100,000 00	102,000 00	
Rio Grande Western	109,876 25	144,000 00	101,160 00	
Seattle, Lake Shore and Eastern,	47,585 00	50,000 00	22,500 00	
Tol. , Cin. & St. L. receiv. cert's..	52,247 30	52,247 30	52,247 30	
United Electric Securities Co....	22,500 00	25,000 00	23,750 00	
C. C. C. and St. Louis pref	19,637 50	20,000 00	16,600 00	
Maryland Trust Co.....	12,500 00	12,500 00	18,000 00	
Real Est. Ex and Auction Room,	800 00	1,000 00	900 00	
Western Union Telegraph Co....	18,505 00	21,000 00	19,140 00	
Edison Electric Tel. Co. of N. Y.	50,812 50	50,000 00	50,500 00	
	<u>\$2,307,946 97</u>	<u>\$2,212,852 88</u>	<u>\$2,247,339 11</u>	<u>2,247,339 11</u>

Amount loaned on collaterals	8,536,639 85
Amount loaned on personal securities, including bills purchased,	149,257 75
Due from banks	26,223 81
Real estate, present estimated value.....	97,826 82
Cash on deposit in banks or other moneyed institutions	2,274,078 27
Cash on hand	7,713 53
Amount of assets, not included under either of the above heads, viz.: Accrued interest.....	68,628 52
	<u><u>\$8,420,757 16</u></u>

LIABILITIES.

Capital stock paid in, in cash	\$1,000,000 00
Surplus fund.....	500,000 00
Undivided profits.....	875,175 42
Deposits in trust.	6,529,852 86
Other liabilities, not included under either of the above heads, viz.: Interest accrued on deposits	16,228 88
	<u><u>\$8,420,757 16</u></u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$271,143 84
Amount of interest paid to and credited depositors during the same period.....	100,409 84
Amount of expenses of the institution during the same period,	67,722 63
Amount of dividends on capital stock declared during the year, payable February 1 and August 1, 1894.....	60,000 00
Amount of deposits made by order of court.....	170,707 89
Number of deposits on which interest is allowed at this date ..	1,068
Total amount of such deposits	5,228,226 00
Rate of interest on same	1 to 8 per cent.
Amount of bonds and mortgages purchased.....	40,000 00

TITLE GUARANTEE AND TRUST COMPANY, NEW YORK CITY.

[55 Liberty street; chartered 1882, as the German-American Loan and Trust Company
of the City of New York.]

CLARENCE H. KELSEY, *President.*LOUIS V. BRIGHT, *Secretary.*

TRUSTEES.

ALEXANDER E. ORR,
JOHN T. MARTIN,
JAMES D. LYNCH,
FREDERICK POTTER,
LOUIS WINDMÖLLER,
JOHN D. HICKS,
WILLIAM TRAUTWINE,
ELLIS D. WILLIAMS,
GEORGE G. WILLIAMS,

CHARLES A. PEABODY,
CHARLES S. BROWN,
CHARLES R. HENDERSON,
BENJAMIN D. HICKS,
MARTIN JOOST,
CHARLES RICHARDSON,
CLARENCE H. KELSEY,
WILLIAM M. INGRAHAM,

JOHN JACOB ASTOR,
WILLIAM H. MALE,
JULIEN T. DAVIES,
EMIL OELBERMANN,
SAMUEL T. FREEMAN,
CHARLES MATLOCK,
JOHN W. MURRAY,
FRANK BAILEY,
LOUIS V. BRIGHT.

RESOURCES.

Bonds and mortgages.....	\$2,194,845 17
Stock investments, viz.:	

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.
United States bonds	\$365,484 86	\$300,000 00	\$324,000 00
New York city	209,025 00	200,000 00	200,000 00
Bond and Mort. Guar. Co. stock,	87,500 00	25,000 00	27,500 00
	<u>\$662,009 86</u>	<u>\$525,000 00</u>	<u>\$551,500 00</u>

551,500 00

Amount loaned on collaterals.....	\$107,644 98
Cash on deposit in banks or other moneyed institutions	221,494 13
Cash on hand	15,685 71
Amount of assets, not included under either of the above heads, viz.:	

Plant (cost, with tax plant, \$328,124.00).....	\$429,000 00
Accrued interest.....	24,082 30
Interest due and not collected	3,243 93
Premiums and examination and search fees due.....	82,915 32
Other accounts due	8,747 71
	<hr/> 589,990 26
	<hr/> <hr/> \$3,631,149 25

LIABILITIES.

Capital stock paid in, in cash	\$2,000,000 00
Surplus fund	1,000,000 00
Undivided profits.....	33,069 41
General deposits.....	408,755 05
Other liabilities, not included under either of the above heads, viz.:	

Interest accrued on deposits	\$3,234 20
Set aside for income tax	5,927 28
Accrued rents and running accounts estimated	16,800 00
Moneys received from clients for completion of contracts, to pay liens, etc.....	109,873 31
Dividend payable January 3, 1895.....	60,000 00
	<hr/> 195,824 79
	<hr/> <hr/> \$3,631,149 25

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$753,562 59
Amount of interest paid to and credited depositors during the same period	10,421 69
Amount of expenses of the institution during the same period,	449,244 58
Amount of dividends on capital stock declared during the year, payable July 2, 1894, and January 3, 1895	120,000 00
Number of deposits on which interest is allowed at this date ..	44
Total amount of such deposits.....	399,053 96
Rate of interest on same.....	1 to 5 per cent.

TRUST AND DEPOSIT COMPANY OF ONONDAGA, SYRACUSE.

[100 North Salina street; chartered 1886.]

HENDRICKS, *President.*

JAMES BARNES, *Secretary.*

TRUSTEES.

WESLEY H. HISCOCK,
JAMES H. KNAPP,
JAMES H. BARNES,
WESLEY H. HISCOCK,

LUCIUS M. KINNE,
FRANCIS HENDRICKS,
GEORGE DOHENY,
ALFRED MERCER,
WILLIS PLATT.

JONATHAN C. CHASE,
GEORGE A. DANA,
THOMAS MOLLOY,
JONATHAN KNEELAND,

RESOURCES.

d mortgages

Investments, viz.:

\$109,020 06

and bonds.	Cost.	Par value.	Estimated market value.
es bonds.....	\$167,223 09	\$150,000 00	\$174,000 00
ansas & Texas		10,000 00	8,062 50
on Mt'n & South'rn..		40,000 00	81,400 00
& Ohio		10,000 00	10,600 00
Hock'g V'ly & Toledo		10,000 00	8,900 00
outh Western		20,000 00	12,850 00
N.A.& Chicago, 1st..		10,000 00	11,800 00
C. & I. div.) 1st....		10,000 00	10,600 00
consols.....		10,000 00	9,700 00
& Iron (Bir. div.) ...		20,000 00	16,600 00
Ind, 1st mort & con		20,000 00	20,700 00
& Pacific, 1st.....	\$15,842 72	20,000 00	14,800 00
ansas & Texas.....		11,000 00	11,000 00
entral, 1st		10,000 00	10,800 00
a & Reading.....		20,000 00	14,800 00
ol. & Pacific 1st		10,000 00	8,800 00
opeka & S. Fe, 1st..		10,000 00	6,275 00
& Richmond		10,000 00	8,000 00
ty, Colorado.....		1,000 00	1,000 00
dville, Colorado		1,000 00	1,000 00
hilled Plow.....		500 00	500 00
& M. stock.....		10,000 00	10,950 00
	<u>\$183,065 72</u>	<u>\$418,500 00</u>	<u>\$521,637 50</u>

loaned on collaterals

loaned on personal securities, including bills purchased,

te, present estimated value

leposit in banks or other moneyed institutions

and

of assets, not included under either of the above heads,

\$91,637 50

452,077 83

58,741 67

5,000 00

63,832 84

108,721 84

d interest.....

due and not collected

vault.....

d trustee account, advances in trusteeships.....

State Bank of Syracuse

\$1,302 15

10,171 72

500 00

20 24

777,294 96

789,238 87

\$1,978,820 11

LIABILITIES.

ock paid in, in cash.....

d profits.....

in trust.....

leposits.

ilities, not included under either of the above heads,

ent accrued.....

\$100,000 00

125,633 21

88,544 16

1,668,918 57

229 17

\$1,978,820 11

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$89,189 27
Amount of interest paid to and credited depositors during the same period.....	52,197 47
Amount of expenses of the institution during the same period.	14,562 14
Amount of dividends on capital stock declared during the year, payable February 1, May 1, August 1, November 1, 1894....	8,000 00
Amount of deposits made by order of court....	5,507 65
• Number of deposits on which interest is allowed at this date...	4,656
Total amount of such deposits	1,778,198 18
Rate of interest on same.....	3 and 3¼ per cent.
Amount of bonds and mortgages purchased.....	34,485 17

UNION TRUST COMPANY OF JAMESTOWN.

[211 Main street; chartered 1894.]

E. B. CRISSEY, *President.*

FRANK MERZ, *Cashier.*

DIRECTORS.

E. B. CRISSEY,
SAMUEL BRIGGS,
CHARLES W. MACE,
FRED P. TODD,
P. C. HOUSTON,

CHARLES A. TRACY,
O. E. JONES,
CHARLES M. MOORE,
N. CRISSEY,
CHARLES E. MORSE.

C. A. SMITH,
F. A. WILCOX,
CHARLES J. JENNER,
FRANK MERZ,
FRANK B. BUSH.

RESOURCES.

Bonds and mortgages.....	\$219,149 88
Stock investments, viz.:	

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.
United States bonds.....	\$19,400 00	\$20,000 00	\$19,400 00
Farmers and Mechanics' Bank. .	2,962 50	3,000 00	2,962 50
Jamestown Permanent Loan and Building Association stock....	7,231 17	7,231 17	7,231 17
Chautauqua County warrants...	61 84	61 84	61 84
	<u>\$29,655 51</u>	<u>\$30,293 01</u>	<u>\$29,655 51</u>

Amount loaned on collaterals ..	29,655 51
Amount loaned on personal securities, including bills purchased	58,683 63
Due from banks.....	41,885 87
Cash on deposit in banks or other moneyed institutions.....	1,683 84
Cash on hand	41,748 00
Amount of assets, not included under either of the above heads, viz.:	14,081 20

Furniture and fixtures	\$1,202 44
Safe deposit vault (including safes and fixtures).....	5,148 98
Repairs on bank building and banking office	2,846 98
	<u>8,698 40</u>
	<u>\$415,083 08</u>

LIABILITIES.

Capital stock paid in, in cash	\$100,000 00
Undivided profits	5,588 48
General deposits.....	809,493 58
	<u>\$415,083 08</u>

UNION TRUST COMPANY OF NEW YORK.

385.

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year	\$18,809 93
Amount of interest paid to and credited depositors during the same period	8,476 83
Amount of expenses of the institution during the same period..	7,299 63
Amount of dividends on capital stock declared during the year, payable July 2, 1894, and January 2, 1895	2,000 00
Amount of deposits made by order of court	1,826 13
Number of deposits on which interest is allowed at this date ..	765
Total amount of such deposits.....	232,171 89
Rate of interest on same	3 and 4 per cent.
Amount of bonds and mortgages purchased.	272,696 16
	=====

1894

UNION TRUST COMPANY OF NEW YORK.

[80 Broadway; chartered 1864.]

JAMES H. OGILVIE, *Vice-President.* JOHN V. B. THAYER, *Assistant Secretary.*

TRUSTEES.

WILLIAM WHITEWRIGHT, G. G. WILLIAMS, R. G. REMSEN, CHAUNCEY M. DEPEW, WILLIAM F. RUSSELL, W. EMLEN ROOSEVELT, ROBERT GOELET,	C. VANDERBILT, EDWARD KING, AMASA J. PARKER, GEORGE B. CARHART, R. T. WILSON, AUGUSTUS LOWELL, WM. ALEX. DUER, H. VAN RENSSELAER KENNEDY.	C. D. WOOD, JAMES H. OGILVIE, E. B. WESLEY, SAMUEL F. BARGER, D. H. McALPIN, CHARLES H. LELAND, JAMES T. WOODWARD,
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RESOURCES.

Bonds and mortgages.....	\$1,840,700 00
Stock investments, viz.:	

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.	
United States bonds.	\$8,053,476 03	\$7,385,000 00	\$8,170,466 67	
Town of Hartford bonds	135,000 00	150,000 00	141,000 00	
Union Pac. Ry. notes and land grant sinking fund bonds.....	96,750 00	100,000 00	100,840 00	
New York city bonds.....	766,680 00	725,000 00	768,267 50	
	=====	=====	=====	
	\$9,051,906 03	\$8,428,000 00	\$9,180,594 17	9,180,594 17
Amount loaned on collaterals				16,685,837 90
Amount loaned on personal securities, including bills purchased				825,000 00
Real estate, present estimated value				1,900,000 00
Cash on deposit in banks or other moneyed institutions				1,422,287 87
Cash on hand.. ..				5,217,949 21
Amount of assets, not included under either of the above heads, viz.:				
Accrued interest			\$246,029 13	
Commissions accrued			19,811 70	
Advances to trusts.....			2,476 54	
			=====	268,317 36
				=====
				\$36,840,186 51
				=====

LIABILITIES.

Capital stock paid in, in cash	\$1,000,000 00
Surplus fund	4,726,040 07
General deposits	80,718,225 96
Other liabilities, not included under either of the above heads, viz.:	
Interest accrued on deposits	\$301,455 93
Expenses accrued	1,000 00
Coupons and certified checks	98,464 56
	<u>805,920 49</u>
	<u><u>\$86,840,186 51</u></u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year	\$1,008,708 53
Amount of interest paid to and credited depositors during the same period	585,617 13
Amount of expenses of the institution during the same period,	172,610 78
Amount of dividends on capital stock declared during the year, payable January 10, April 10, July 10 and October 10, 1894, \$60,000 each period	240,000 00
Amount of deposits made by order of court	234,065 47
Number of deposits on which interest is allowed at this date ..	3,197
Total amount of such deposits	29,214,723 48
Rate of interest on same	1 to 4 per cent.
Amount of bonds and mortgages purchased	<u><u>1,678,700 00</u></u>

1894

UNITED STATES MORTGAGE COMPANY, NEW YORK CITY.

[59 Cedar street; chartered 1871.]

GEORGE W. YOUNG, *President.*ARTHUR TURNBULL, *Treasurer.*

DIRECTORS.

SAMUEL D. BABCOCK,
WILLIAM P. DIXON,
CHARLES R. HENDERSON,
GUSTAV E. KISSEL,
LEWIS MAY,
ROBERT OLYPHANT,
AMES M. SEYMOUR, JR.,

WILLIAM BABCOCK,
ROBERT A. GRANNISS,
JAMES J. HILL,
LUTHER KOUNTZE,
THEODORE A. MORFORD,
EDWIN PACKARD,
JAMES TIMPSON,

CHARLES D. DICKEY, JR.,
THEODORE A. HAVEMEYER,
GARDINER G. HUBBARD,
CHARLTON T. LEWIS,
RICHARD A. MCCURDY,
WILLIAM W. RICHARDS,
GEORGE W. YOUNG.

RESOURCES.

Bonds and mortgages	\$2,388,871 14
Stock investments, viz.:	

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States bonds	\$928,488 00	\$800,000 00	\$936,000 00
Nebraska State warrants	34,528 50	85,013 90	34,528 50
Washington State warrants	20,018 61	20,651 27	20,018 61
Minneapolis park bonds	51,702 00	62,294 00	50,854 97
New York city bonds	600,000 00	600,000 00	600,000 00
Brooklyn city bonds	937,780 00	875,000 00	956,540 00

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.
Atlantic Mutual Ins. Co. certificates of profit.....	\$28,412 83	\$89,380 00	\$95,610 85
Minneapolis and St. Louis.....	65,590 00	72,000 00	70,990 00
B. H. R. R. and L. I. T. Co. col. trust	4,018 52	6,269 77	5,015 81
	<u>\$2,735,468 46</u>	<u>\$2,560,608 94</u>	<u>\$2,778,488 74</u>
Amount loaned on collaterals			\$2,735,468 46
Amount loaned on personal securities, including bills purchased			8,046,068 50
Overdrafts			89,000 00
Real estate, present estimated value			805 24
Cash on deposit in banks or other moneyed institutions			62,554 50
Cash on hand			1,150,998 76
Amount of assets, not included under either of the above heads,			2,584 18
viz.: Accrued interest			84,021 88
			<u>\$9,509,867 56</u>

LIABILITIES.

Capital stock paid in, in cash	\$2,000,000 00
Surplus fund.....	700,000 00
Undivided profits	58,101 51
Deposits in trust.	875,206 05
General deposits..	4,885,586 22
Other liabilities, not included under either of the above heads, viz.:	
Interest accrued on deposits and mortgaged trust bonds...	\$44,657 28
Certified checks outstanding.....	1,816 50
Mortgage trust bonds	<u>2,000,000 00</u>
	2,045,978 78
	<u>\$9,509,867 56</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$468,175 19
Amount of interest paid to and credited depositors during the same period.....	88,754 59
Amount of expenses of the institution during the same period,	78,584 26
Amount of dividends on capital stock declared during the year, payable July 2, 1894, and January 2, 1895.....	120,000 00
Number of deposits on which interest is allowed at this date..	118
Total amount of such deposits	4,269,478 70
Rate of interest on same.....	2 to 4 per cent.
Amount of bonds and mortgages purchased.....	<u>1,096,000 00</u>

UNITED STATES TRANSFER AND EXCHANGE ASSOCIATION,
NEW YORK CITY.

[3 Nassau street.]

T. H. WENTWORTH, JR., *President.* R. M. J. WELLS, *Treasurer.*

DIRECTORS.

W. P. BOLLES, J. N. KENNY, W. N. DUANE,
N. T. ROEB, J. S. GIBBS, C. H. SMITH,
W. O. JONES, R. M. J. WELLS, C. B. KITCHEN,
T. H. WENTWORTH, JR.

RESOURCES.

Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
New York city 2½ per cent	\$49,750 00	\$50,000 00	\$48,000 00	
New York City Freehold Estates Corporation (Ltd.).....	1,940 00	1,940 00	1,940 00	
E. T. Va. and Ga	93,583 85	94,000 00	56,400 00	
J.B. Stetson & Co. pr.& com. stk.	15,800 00	15,800 00	15,000 00	
Sioux City and Mo. first mort...	40,000 00	50,000 00	48,750 00	
Rockbridge Co. bonds.....	2,000 00	3,000 00	.....
U. S. Book Co. bonds	61,700 00	71,300 00	35,260 00	
National Rice Milling Co.....	55,968 84	140,000 00	59,363 00	
Minneapolis Brewing Co.....	2,500 00	2,500 00	2,500 00	
Meriden St. Ry. Co. bds. and stk.	12,000 00	36,000 00	14,400 00	
U. S. Cordage Co. guar. stock ..	21,369 79	24,100 00	5,061 00	
	<u>\$366,581 48</u>	<u>\$488,640 00</u>	<u>\$366,664 00</u>	\$366,664,00
Amount loaned on collaterals.....				24,090 27
Cash on deposit in banks or other moneyed institutions.....				1,299 17
Amount of assets, not included under either of the above heads, viz.:				
Accounts receivable			\$1,271 07	
Interest accrued.....			337 31	
Credited profit and loss			3,500 00	
			<u>5,108 38</u>	
				<u>\$317,162 43</u>

LIABILITIES.

Capital stock paid in, in cash	\$200,000 00
Surplus fund.....	7,554 93
Other liabilities, not included under either of the above heads, viz.:	
Interest accrued on deposits.....	\$4,282 56
Taxes and expenses accrued	325 00
	<u>4,607 50</u>
Bills payable.....	105,000 00
	<u>\$317,162 43</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year	\$4,311 28
Amount of expenses of the institution during the same period,	8,682 83

UNITED STATES TRUST COMPANY OF NEW YORK

1894

[45 Wall street; chartered 1853.]

JAMES S. CLARK, *Second Vice-President.*

HENRY L. THORNELL, *Secretary.*

TRUSTEES.

SAMUEL SLOAN,
D. WILLIS JAMES,
JOHN A. STEWART,
JOHN HARSEN RHOADES,
ANSON PHELPS STOKES,
GEORGE BLISS,
WILLIAM LIBBEY,

JOHN CROSBY BROWN,
EDWARD COOPER,
W. BAYARD CUTTING,
CHARLES S. SMITH,
WM. ROCKEFELLER,
ALEXANDER E. ORR,
WILLIAM H. MACY, JR.,

WM. D. SLOANE,
GUSTAV H. SCHWAB,
FRANK LYMAN,
GEORGE F. VIETOR,
WM. WALDORF ASTOR,
JAMES STILLMAN,
JOHN CLAFLIN.

RESOURCES.

Bonds and mortgages.....

Stock investments, viz.:

\$3,108,000 00

<i>Stocks and bonds.</i>	Cost.	Par value.	Estimated market value.	
United States bonds.....	\$8,654,016 26	\$7,985,000 00	\$8,940,700 00	
N. Y. State Comptroller's bds...	900,000 00	900,000 00	900,000 00	
N. Y. city water stock, add'l	3,018,000 00	2,998,000 00	3,040,480 00	
Society of N. Y. Hospital bds ...	400,000 00	400,000 00	400,000 00	
Chi., R. I. & Pac. Ex. & col. bds.	649,526 40	670,000 00	665,550 00	
Cleveland, Loraine & Wheeling R. R. first.....	348,250 00	350,000 00	353,500 00	
No Missouri R. R first mort....	221,815 00	218,000 00	221,815 00	
St. L., Kans. City and Northern R. R. first.....	168,100 00	164,000 00	171,790 00	
Seaboard & Roanoke R. R. first.	415,000 00	415,000 00	415,000 00	
Minneapolis & St. L. R. R. first.	222,628 12	250,000 00	245,000 00	
Chicago, Mil and St. Paul R. R.	21,500 00	25,000 00	22,500 00	
Chesapeake and Ohio R. R. pur- chase money funding bonds...	425,000 00	400,000 00	425,000 00	
	\$15,498,835 78	\$14,775,000 00	\$15,901,335 00	
				15,901,335 00
Amount loaned on collaterals				18,052,927 87
Amount loaned on personal securities, including bills purchased,				8,090,769 88
Real estate, present estimated value				1,000,000 00
Cash on deposit in banks or other moneyed institutions				2,284,111 98
Amount of assets, not included under either of the above heads, viz.: Accrued interest				388,748 99
				\$48,815,898 17

LIABILITIES.

Capital stock paid in, in cash	\$2,000,000 00
Surplus fund	9,109,032 05
Undivided profits.....	388,047 55
Deposits in trust.....	36,212,505 00
Other liabilities, not included under either of the above heads, viz.:	
Interest accrued on deposits	\$729,492 71
Taxes accrued, United States income, estimated.....	20,000 00
Rebate, interest on bills purchased	25,318 86
Eighty-second dividend, payable January 10, 1895.....	320,000 00
Expenses accrued and estimated	1,500 00
	1,156,308 57
	\$48,815,898 17

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$2,088,074 53
Amount of interest paid to and credited depositors during the same period	807,006 43
Amount of expenses of the institution during the same period,	181,196 33
Amount of dividends on capital stock declared during the year, payable January 10 and July 10, 1894	640,000 00
Amount of deposits made by order of court.....	618,531 64
Number of deposits on which interest is allowed at this date...	2,380
Total amount of such deposits.....	35,086,879 63
Rate of interest on same	1 to 4 per cent.

WASHINGTON TRUST COMPANY, NEW YORK CITY.

[280 Broadway; chartered 1889.]

DAVID M. MORRISON, *President.*

FRANCIS H. PAGE, *Secretary.*

TRUSTEES.

CHARLES F. CLARK,
LUCIUS K. WILMERDING,
GEORGE H. PRENTISS,
JOHN F. ANDERSON, JR.,
GEORGE E. HAMLIN,
WILLIAM WHITING,

P. C. LOUNSBURY,
CHARLES H. RUSSELL,
GEO. AUSTIN MORRISON,
GEORGE L. PEASE,
JOHN R. HEGEMAN,
DAVID B. POWELL,
H. J. S. HALL.

DAVID M. MORRISON,
JOSEPH C. BALDWIN,
JOEL F. FREEMAN,
WILLIAM LUMMIS,
SETH E. THOMAS,
DAN P. KELLS,

RESOURCES.

Bonds and mortgages.	\$86,600 00
Stock investments, viz.:	

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
United States bonds	\$308,218 75	\$260,000 00	\$320,500 00
New York city.....	470,000 00	500,000 00	465,000 00
General Electric	23,750 00	25,000 00	23,875 00
Indianap., Decat. and Springf'd ..	6,000 00	5,000 00	6,000 00
Chicago and Northern Pacific ..	4,000 00	10,000 00	4,000 00
Int. and Great Northern.....	7,000 00	10,000 00	7,300 00
Memphis and Charleston cons..	5,000 00	5,000 00	5,100 00
New York Central stock	30,000 00	30,000 00	30,000 00
Chicago, Mil. and St. Paul	24,000 00	20,000 00	23,600 00
American Cotton Oil.....	33,000 00	50,000 00	34,000 00
	<u>\$904,993 75</u>	<u>\$915,000 00</u>	<u>\$898,775 00</u>

Amount loaned on collaterals	898,775 00
Cash on deposit in banks or other moneyed institutions	2,337,231 25
Cash on hand	955,962 56
Amount of assets, not included under either of the above heads, viz.: Interest due and not collected.....	1,373 87
	<u>83,218 19</u>
	<u>\$4,318,180 37</u>

LIABILITIES.

Capital stock paid in, in cash	\$500,000 00
Surplus fund	400,000 00
Undivided profits.....	56,794 05
General deposits.....	3,850,637 08
Other liabilities, not included under either of the above heads, viz.: Interest accrued on deposits.....	5,759 24
	<u>\$4,318,180 37</u>

SUPPLEMENTARY.

Total amount of interest, commissions and profits of every kind received during the year.....	\$149,690 93
Amount of interest paid to and credited depositors during the same period	68,757 80
Amount of expenses of the institution during the same period,	80,781 44
Amount of dividends on capital stock declared during the year, payable January 10 and July 10, 1894	80,000 00
Number of deposits on which interest is allowed at this date ..	581
Total amount of such deposits.....	8,240,829 58
Rate of interest on same.....	1 to 8½ per cent.
Amount of bonds and mortgages purchased	88,000 00

REPORT ON TRUST COMPANIES.

Statement of the Condition of the Trust Companies of the State of New York on the morning of July 1, 1894.

NAME AND LOCATION.	RESOURCES.				
	Bonds and mortgages.	Stock investments.	Loaned on collaterals.	Loaned on personal securities, including bills purchased.	Due from banks.
Atlantic Trust Company, New York city.....	\$346,501 00	\$460,777 50	\$4,005,804 07	.....	.....
Binghamton Trust Company, Binghamton.....	418,871 00	718,330 00	333,885 43	\$497,785 85	.....
Brooklyn Trust Company, Brooklyn.....	680,760 00	2,769,300 00	6,358,381 00	537,886 80	.....
Buffalo Loan, Trust and Safe Deposit Company, Buffalo.....	478,877 98	110,000 00	537,889 84	.....	\$830 05
Central Trust Company, New York city.....	119,326 30	4,804,760 66	17,731,888 68	408,000 00	.....
Columbus Trust Company, Newburgh.....	65,800 00	81,100 00	18,814 54	120,537 54	3,813 58
Continental Trust Company, New York city.....	806,800 00	630,845 18	3,085,141 08	158,418 38	120,818 61
Delaware Loan and Trust Company, Walton.....	98,968 44	33,700 00	10,000 00	114,070 18	2,988 89
Farmers' Loan and Trust Company, New York city.....	403,800 00	8,009,413 00	9,737,311 64	1,080,000 00	.....
Fidelity Trust and Guaranty Company, Buffalo.....	641,119 00	79,694 74	806,048 61	.....	.....
Franklin Trust Company, Brooklyn.....	589,000 00	9,308,985 80	1,683,734 91	309,748 79	.....
Hamilton Trust Company, Brooklyn.....	480,363 00	832,300 00	1,949,300 00	57,000 00	.....
Holland Trust Company, New York city.....	.....	753,440 95	513,856 91	87,501 13	.....
Ithaca Trust Company, Ithaca.....	102,158 65	337,317 38	34,010 00	13,087 83	.....
Kings County Trust Company, Brooklyn.....	768,790 00	691,690 00	2,358,734 05	659,673 25	.....
Knickerbocker Trust Company, New York city.....	137,000 00	7,31,798 99	2,301,090 49	3,8,973 87	.....
Long Island Loan and Trust Company, Brooklyn.....	432,121 48	1,871,780 00	1,173,300 00	203,000 00	.....
Manhattan Trust Company, New York city.....	44,000 10	2,197 6 6 81	1,168,911 60	.....	.....
Mercantile Trust Company, New York city.....	340,469 07	4,367,636 31	14,000,764 36	1,321,068 34	.....
Metropolitan Trust Company, New York city.....	200,000 00	2,357,600 00	6,437,679 17	.....	.....
Nassau Trust Company of the City of Brooklyn.....	446,808 00	1,154,489 41	786,370 00	57,911 07	.....
New York Guaranty and Indemnity Company, New York city.....	116,866 37	4,139,077 30	5,317,911 96	40,973 73	.....
New York Life Insurance and Trust Company, New York city.....	2,537,444 50	9,496,491 59	6,047,838 17	7,076,887 40	.....
New York Security and Trust Company, New York city.....	200,640 00	3,408,787 44	3,350,505 43	1,090,993 66	.....
Orange County Trust and Safe Deposit Company, Middletown.....	76,812 00	190,818 06	161,849 50	53,378 68	11,068 31
People's Trust Company, Brooklyn.....	694 8 6 00	2,840,670 17	2,888,333 87	200,900 63	.....
Real Estate Trust Company, New York city.....	90,000 00	606,186 93	1,648,000 00	9,332 88	.....
Rochester Trust and Safe Deposit Company, Rochester.....	467,008 08	749,091 16	1,633,400 69	.....	.....
Security Trust Company of Rochester.....	319,600 00	119,400 00	334,140 00	.....	.....
The State Trust Company, New York city.....	44,656 08	2,054,464 86	4,0 8,748 28	8,864 55	100,070 00
Titie Guaranty and Trust Company, New York city.....	2,061,899 34	251,000 00	307,737 00	.....	.....

Trust and Deposit Company of Onondaga, Syracuse	90,368 56	390,862 50	42,161 34	83,120 83	.....
Union Trust Company, New York city	723,200 00	3,937,540 00	13,870,754 30	.....	.....
Union Trust Company of Jamestown	149,120 65	19,400 00	30,192 07	14,466 31	97 38
United States Mortgage Company, New York city	1,821,229 02	1,783,78 03	1,776,023 49	301,341 67	.....
United States Transfer and Exchange Association, New York city .....	.....	985,905 00	24,090 37	.....	.....
United States Trust Company, New York city	2,781,000 00	16,731,300 75	19,696,361 37	2,263,110 75	.....
Washington Trust Company, New York city	86,000 00	609,150 00	2,573,631 35	56,030 00	.....
Totals	\$19,308,157 80	\$63,026,272 05	\$126,412,896 46	\$23,485,358 10	\$317,156 80

Statement of the Condition of the Trust Companies of the State of New York, etc.—(Continued).

NAME AND LOCATION.	RESOURCES.				
	Real estate.	Cash on deposit in banks or other moneyed institutions.	Cash on hand.	Other assets.	Total resources.
Atlantic Trust Company, New York city.....	.....	\$937,095 77	\$200 21	\$50,013 59	\$6,059,731 14
Binghamton Trust Company, Binghamton.....	\$10,071 37	225,716 84	59,979 54	93,184 69	2,946,254 25
Brooklyn Trust Company, Brooklyn.....	175,000 00	1,635,699 74	59,777 85	99,700 40	12,215,754 79
Buffalo Loan, Trust and Safe Deposit Company, Buffalo.....	.....	200,000 00	27,346 06	25,969 24	1,418,908 19
Central Trust Company, New York city.....	830,000 00	4,480,000 65	2,170 94	305,915 39	55,735,568 51
Columbus Trust Company, Newburgh.....	.....	10,463 64	10,556 29	4,117 99	268,701 95
Continental Trust Company, New York city.....	.....	543,379 20	7,464 20	23,959 62	8,714,313 13
Delaware Loan and Trust Company, Walton.....	.....	14,528 20	14,531 22	20,514 65	594,478 68
Farmers' Loan and Trust Company, New York city.....	1,000,000 00	10,343,265 57	2,028,211 00	469,119 21	33,676,114 09
Fidelity Trust and Guaranty Company, Buffalo.....	.....	663,005 04	17,399 44	25,158 21	2,092,648 94
Franklin Trust Company, Brooklyn.....	485,000 23	1,095,757 27	17,507 91	48,585 54	6,667,121 55
Hamilton Trust Company, Brooklyn.....	.....	494,389 42	22,155 26	40,081 24	8,120,120 51
Holland Trust Company, New York city.....	57,166 00	43,253 24	5,400 59	111,405 41	1,532,543 93
Ithaca Trust Company, Ithaca.....	.....	29,109 17	22,147 28	14,728 17	458,872 06
Kings County Trust Company, Brooklyn.....	10,127 00	537,959 38	11,588 68	55,823 77	5,378,527 77
Kulokarbocker Trust Company, New York city.....	.....	1,541,281 79	76,013 73	66,849 90	6,677,497 17
Long Island Loan and Trust Company, Brooklyn.....	110,000 00	34,500 27	27,251 33	29,913 97	8,577,637 10
Manhattan Trust Company, New York city.....	.....	2,607,727 61	150,000 00	77,315 95	6,415,471 97
Mercantile Trust Company, New York city.....	47,778 41	4,624,070 28	20,043 05	228,678 06	23,859,092 85
Metropolitan Trust Company, New York city.....	640,000 00	491,702 94	13,711 21	73,129 42	2,014,077 34
Manhattan Trust Company of the City of Brooklyn.....	.....	4,849 16	11,418 02	15,061 23	2,964,968 04
New York Guaranty and Indemnity Company, New York city.....	101,639 60	2,533,447 62	9,015 27	45,233 36	13,338,614 16
New York Life Insurance and Trust Company, New York city.....	485,000 00	1,324,241 20	3,700,000 00	649,770 25	28,019,071 13
New York Security and Trust Company, New York city.....	.....	8,511,065 53	12,192 79	23,544 48	9,596,250 05
Orange County Trust and Safe Deposit Company, Middletown.....	31,627 75	22,318 61	49,145 24	12,970 05	671,100 29
People's Trust Company, Brooklyn.....	60,000 00	1,491,616 23	1,159 61	27,204 49	2,641,088 57
Real Estate Trust Company, New York city.....	.....	244,000 29	5,508 17	10,216 27	2,414,302 55
Rochester Trust and Safe Deposit Company, Rochester.....	160,000 00	224,272 95	110,417 16	49,255 53	2,965,938 72
Security Trust Company of Rochester.....	100,000 00	145,036 51	57,451 49	28,274 16	1,114,566 61
The State Trust Company, New York city.....	97,250 24	1,525,221 60	12,222 21	16,714 23	2,212,003 69
Trust Guaranty and Trust Company, New York city.....	.....	266,159 99	4,557 21	245,690 99	2,676,093 69

Trust and Deposit Company of Onondaga, Syracuse.....	90,308 56	390,802 50	42,161 34	83,120 83	.....
Union Trust Company, New York city	723,300 00	3,937,510 00	13,870,754 30	.....	.....
Union Trust Company of Jamestown	149,120 65	19,400 00	30,192 07	14,466 31	97 33
United States Mortgage Company, New York city	1,831,229 03	1,783,78 03	1,776,033 49	301,341 67	.....
United States Transfer and Exchange Association, New York city .....	.....	385,905 00	24,090 27	.....	.....
United States Trust Company, New York city	2,781,000 00	16,731,300 75	19,006,361 37	8,263,110 75	.....
Washington Trust Company, New York city	86,600 00	609,150 00	2,573,631 25	56,030 00	.....
Totals.....	\$19,308,157 80	\$83,098,272 05	\$136,412,896 46	\$23,485,358 10	\$217,156 80

REPORT ON TRUST COMPANIES.

Statement of the Condition of the Trust Companies of the State of New York, etc.—(Continued).

NAME AND LOCATION.	LIABILITIES.							
	Capital stock paid in, in cash.	Surplus fund.	Undivided profits.	Deposits in trust.	General deposits.	Other liabilities.	Total liabilities.	Debts guaranteed and liability thereon.
Atlantic Trust Company, New York city	\$300,000 00	\$500,000 00	\$ 75,794 21	\$65,813 88	\$1,767,328 23	\$31,300 00	\$6,080,731 14	.....
Binghamton Trust Company, Binghamton	400,000 00	.....	24,832 66	30,000 00	1,769,639 64	31,311 95	2,345,354 25	.....
Brooklyn Trust Company, Brooklyn.....	1,000,000 00	.....	1,494,517 64	662,747 24	2,967,938 01	59,356 90	12,315,794 19	.....
Buffalo Loan, Trust and Safe Deposit Company, Buffalo	300,000 00	.....	52,000 00	663,046 86	412,320 15	57,911 11	1,418,203 13	.....
Central Trust Company, New York city.	1,000,000 00	5,666,087 78	.....	7,394,916 73	14,431,578 49	323,833 60	28,736,484 51	.....
Columbus Trust Company, Newburgh ..	100,000 00	20,020 00	2,825 59	.....	144,793 97	1,443 40	268,761 96	.....
Continental Trust Company, New York city	500,000 00	250,000 00	100,929 47	872,322 71	1,923,847 25	15,303 00	3,714,313 13	.....
Delaware Loan and Trust Company, Walton.....	100,000 00	10,000 00	1,728 44	.....	167,658 44	15,000 00	294,476 88	.....
Farmers' Loan and Trust Company, New York city	1,000,000 00	4,328,912 22	.....	38,180,048 43	.....	122,573 27	33,576,116 01	.....
Fidelity Trust and Guaranty Company, Buffalo.....	500,000 00	18,536 45	.....	43,738 98	1,439,660 61	7,703 02	2,024,918 94	.....
Franklin Trust Company, Brooklyn.....	1,000,000 00	800,319 97	.....	85,084 40	4,784,332 40	48,463 78	6,867,131 55	.....
Hamilton Trust Company, Brooklyn.....	500,000 00	300,000 00	51,398 59	95,946 19	2,625,058 19	33,300 51	3,430,190 51	.....
Holland Trust Company, New York city	500,000 00	446,925 65	.....	.....	336,559 13	350,319 14	1,633,849 93	.....
Ithaca Trust Company, Ithaca	100,000 00	.....	18,810 85	918 20	330,323 66	2,769 83	433,573 53	.....
Kings County Trust Company, Brooklyn	300,000 00	500,000 00	66,004 76	509,137 45	2,306,956 22	107,309 10	3,376,357 77	.....
Kleckerbocker Trust Company, New York city	750,000 00	.....	240,650 61	1,454,688 09	4,040,100 62	52,038 85	6,807,427 17	.....
Long Island Loan and Trust Company, Brooklyn	300,000 00	.....	308,312 80	56,499 34	2,639,573 08	33,095 31	3,577,567 10	.....
Manhattan Trust Company, New York city	1,000,000 00	300,000 00	37,808 54	922,075 93	4,030,451 58	334,325 79	6,443,471 97	.....
Mercantile Trust Company, New York city	3,000,000 00	1,760,000 00	381,805 67	733,019 74	31,620,467 44	.....	26,839,908 83	.....
Metropolitan Trust Company, New York city	1,000,000 00	1,032,379 97	.....	.....	5,913,308 06	66,868 22	9,016,077 24	.....
Monroe Trust Company of the City of Brooklyn	200,000 00	..	122,105 27	2,202,271 65	.....	2,546 22	2,204,800 01	.....

New York Guaranty and Indemnity Com- pany, New York city	2,000,000 00	1,000,000 00	552,412 76	1,830,739 73	7,764,242 93	186,118 74	13,233,614 6	\$30,000 00
New York Life Insurance and Trust Company, New York city	1,000,000 00	2,291,765 99	28,379 23	23,037,261 85	.....	1,538,674 05	28,039,071 12	.....
New York Security and Trust Company, New York city	1,000,000 00	1,000,000 00	56,163 54	7,809,330 64	.....	22,865 87	9,898,359 05	.....
Orange County Trust and Safe Deposit Company, Middletown	100,000 00	25,000 00	14,564 27	516,349 50	.....	15,276 82	671,150 59	.....
People's Trust Company, Brooklyn Real Estate Trust Company, New York city	1,000,000 00	850,000 00	114,959 90	59,963 45	6,487,834 02	128,935 50	8,641,688 87	.....
Rochester Trust and Safe Deposit Com- pany, Rochester	500,000 00	250,000 00	48,463 37	2,615,930 21	.....	.....	3,414,392 58	.....
Security Trust Company of Rochester..	200,000 00	.....	255,082 29	129,175 66	3,281,760 37	.....	3,863,268 72	.....
The State Trust Company, New York city	200,000 00	120,000 00	29,557 71	48,394 23	720,734 57	.....	1,118,586 6.	.....
Title Guarantees and Trust Company. New York city	1,000,000 90	500,000 00	356,366 05	6,316,094 27	.....	11,286 26	8,313,006 20	.....
Trust and Deposit Company of Onon- daga, Syracuse	2,000,000 00	968,235 84	.....	.....	433,574 04	274,575 40	3,676,065 28	.....
Union Trust Company, New York city ..	100,000 00	.....	112,243 61	76,080 68	1,574,602 00	229 17	1,569,355 46	.....
Union Trust Company of Jamestown ...	1,000,000 00	4,731,640 73	.....	.....	31,324,013 46	390,922 63	37,446,576 82	.....
United States Mortgage Company, New York city	100,000 00	.....	2,685 88	93,356 73	61,576 55	.....	257,618 95	.....
United States Transfer and Exchange Association, New York city	2,000,000 00	600,000 00	106,574 19	80,248 41	4,107,314 10	1,247,979 79	8,141,116 49	.....
United States Trust Company, New York city	200,000 00	8,861 95	.....	.....	.....	107,925 00	316,786 95	.....
Washington Trust Company, New York city	2,000,000 00	8,933,234 53	334,756 09	41,001,686 01	.....	1,133,009 09	53,423,334 75	.....
Totals	500,000 00	400,000 00	46,162 80	.....	3,290,601 34	5,773 03	4,242,537 17	.....
	328,550,000 00	337,560,022 06	95,200,898 96	\$127,948,813 04	\$143,924,991 68	\$6,686,560 93	\$319,871,326 67	\$30,000 00

Statement of the Condition of the Trust Companies of the State of New York, etc.—(Concluded).

SUPPLEMENTARY.

NAME AND LOCATION.	Interest, commissions and profits received during the year.	Interest paid and credited to depositors during the year.	Expenses for year.	Dividends on capital declared for year.	Deposits made by order of court for year.	Total of deposits on which interest is allowed at this date.	Amount of bonds and mortgages purchased.
Atlantic Trust Company, New York city.....	\$355,175 78	\$119,833 40	\$52,005 34	\$50,000 00	\$322, 78 93	\$4,411,346 29	.....
Binghamton Trust Company, Binghamton.....	91,873 16	50,516 50	14,926 66	.....	34,578 61	1,555,508 28	.....
Brooklyn Trust Company, Brooklyn.....	555,035 54	221,746 10	80,509 15	200,000 00	253,567 49	6,896,872 84	.....
Buffalo Loan, Trust and Safe Deposit Company, Buffalo.....	73,943 35	38,605 23	31,053 18	1,200 00	76,405 20	1,042,890 86	\$37,061 00
Central Trust Company, New York city.....	1,513,178 23	431,904 67	167,525 18	500,000 00	69,786 98	18,450,459 00	15,768 00
Columbus Trust Company, Newburgh.....	13,307 19	1,513 03	5,535 20	.....	.....	79,075 29	7,600 00
Continental Trust Company, New York city.....	131,079 53	54,176 08	49,404 44	7,500 00	31,189 10	2,320,833 29	\$13,500 00
Delaware Loan and Trust Company, Walton.....	2,313 23	.....	384 79	.....	.....	.....	15,158 44
Farmers' Loan and Trust Company, New York city.....	1,300,830 06	553,185 91	195,355 13	200,000 00	115,795 40	34,348,407 35	.....
Fidelity Trust and Guaranty Company, Buffalo.....	36,638 99	16,019 32	16,860 54	.....	17,509 37	1,400,130 57	18,829 00
Franklin Trust Company, Brooklyn.....	293,253 09	113,155 72	48,519 96	30,000 00	56,664 40	4,765,209 97	40,000 00
Grand ton Trust Company, Brooklyn.....	130,223 83	64,476 31	38,323 14	37,100 00	.....	2,751,081 11	400,865 00
Holland Trust Company, New York city.....	16,053 52	13,675 76	90,356 54	25,000 00	38,590 61	167,607 65	.....
Ithaca Trust Company, Ithaca.....	18,497 46	8,043 43	4,400 63	.....	.....	392,903 53	17,100 00
Kings County Trust Company, Brooklyn.....	232,023 54	71,630 41	33,303 84	26,000 00	.....	3,803,353 60	100,000 00
Knoickerbocker Trust Company, New York city.....	309,745 54	110,812 14	67,131 10	45,000 00	148,473 21	3,711,768 96	60,000 00
Long Island Loan and Trust Company, Brooklyn.....	170,080 13	69,076 46	33,627 91	40,000 00	.....	2,794,099 70	100,431 43
Manhattan Trust Company, New York city.....	347,126 11	94,841 51	79,973 44	50,000 00	667,941 44	3,711,330 34	.....
Mercantile Trust Company, New York city.....	94,174 06	449,116 67	125,951 83	800,000 00	32,224 08	16,763,403 71	.....
Metropolitan Trust Company, New York city.....	376,537 26	105,664 03	61,114 03	50,000 00	7,464 06	6,706,394 53	.....
Mutual Trust Company of the City of Brooklyn.....	60,630 43	26,220 01	11,226 95	10,000 00	.....	2,232,357 34	37,500 00
New York Guaranty and Indemnity Company, New York city.....	612,973 50	203,435 93	121,651 59	140,000 00	.....	9,190,321 44	30,856 37
New York Life Insurance and Trust Company, New York city.....	1,141,059 34	607,265 27	101,998 94	201,000 00	406,708 43	26,067,351 65	.....
New York Security and Trust Company, New York city.....	200,000 24	159,796 17	42,261 25	50,000 00	16,344 79	6,226,313 08	250,500 00
Orange County Trust and Safe Deposit Company, Middletown.....	26,013 54	9,470 61	7,171 92	5,000 00	5,323 25	221,997 23	28,000 00
People's Trust Company, Brooklyn.....	423,000 29	127,000 75	42,000 42	20,000 00	67,122 00	2,306,54 20	20,000 00
Real Estate Trust Company, New York city.....	122,411 41	51,005 28	34,944 13	17,500 00	.....	2,500,272 20	20,000 00

Rochester Trust and Safe Deposit Company.									
Rochester	188,935 56	107,956 33	16,538 69	.....	47,347 40	3,214,083 47	.....	.....	.....
Security Trust Company of Rochester	49,307 91	17,826 24	13,040 03	.....	48,291 33	578,801 69	.....	11,300 00	.....
The State Trust Company, New York city	322,774 76	129,932 85	55,977 66	60,000 00	300,943 54	5,594,186 54	.....	24,836 93	.....
Title Guarantee and Trust Company, New York city	703,145 08	17,549 84	426,956 23	130,000 00	.....	423,141 46	.....	.....	.....
Trust and Deposit Company of Onondaga, Syracuse	87,711 97	52,025 78	14,293 25	8,000 00	4,105 14	1,650,682 68	.....	19,083 67	.....
Union Trust Company, New York city	1,204,153 65	606,522 68	173,983 74	240,000 00	229,834 82	29,319,701 65	.....	722,900 00	.....
Union Trust Company of Jamestown	6,761 16	831 70	3,244 08	.....	.....	106,476 16	.....	173,123 07	.....
United States Mortgage Company, New York city	385,572 91	60,743 32	88,893 37	130,000 00	.....	4,109,496 90	.....	1,632,325 00	.....
United States Transfer and Exchange Association, New York city	7,467 18	.....	7,449 61	.....	.....	.....	.....	.....	.....
United States Trust Company, New York city	2,414,768 61	911,769 40	185,710 11	640,000 00	682,738 43	37,910,191 47	.....	.....	.....
Washington Trust Company, New York city	181,403 51	77,318 10	30,539 68	30,000 00	.....	3,47,223 26	.....	69,000 00	.....
Totals	\$14,933,877 81	\$5,824,460 45	\$2,426,671 89	\$3,497,700 00	\$3,576,480 20	\$244,259,237 00	\$4,50	3:0 96	

REPORT ON TRUST COMPANIES.

Statement of the Condition of the Trust Companies of the State of New York on the morning of January 1, 1895.

NAME AND LOCATION.	RESOURCES.				
	Bonds and mortgages.	Stock investments.	Loaned on collaterals.	Loaned on personal securities, including bills purchased.	Due from banks.
Atlantic Trust Company, New York city.....	\$346,800 00	306,808 88	\$3,925,645 57	.....	.....
Binghamton Trust Company, Binghamton.....	418,161 08	752,391 45	2,089 51	\$50,127 14	.....
Brooklyn Trust Company, Brooklyn.....	848,000 00	2,966,763 50	6,579,397 88	581,898 57	.....
Buffalo Loan, Trust and Safe Deposit Company, Buffalo.....	467,198 94	110,000 00	531,576 18	.....	\$3,139 08
Central Trust Company, New York city.....	108,294 25	5,014,700 30	17,616,923 58	220,800 61	.....
Columbus Trust Company, Newburgh.....	50,800 00	26,321 25	37,903 24	122,499 68	4,376 14
Continental Trust Company, New York city.....	79,000 00	1,158,427 56	2,029,595 88	113,173 18	.....
Delaware Loan and Trust Company, Walton.....	92,618 17	21,700 00	10,000 00	216,547 16	7,499 74
Farmer's Loan and Trust Company, New York city.....	735,810 00	7,923,503 04	18,500,868 62	928,500 00	.....
Fidelity Trust and Guaranty Company, Buffalo.....	746,215 00	86,826 84	676,803 50	.....	531 66
Franklin Trust Company, Brooklyn.....	812,000 00	2,472,428 20	2,008,324 37	.....	.....
Hamilton Trust Company, Brooklyn.....	488,500 00	948,331 04	2,102,267 30	16,025 00	.....
Holland Trust Company, New York city.....	.....	706,563 69	360,916 70	11,956 65	.....
Ithaca Trust Company, Ithaca.....	109,538 11	222,447 97	55,828 65	48,029 08	.....
Kings County Trust Company, Brooklyn.....	889,665 11	573,924 00	2,641,900 98	728,286 87	.....
Knickbocker Trust Company, New York city.....	388,500 00	8,028,308 41	4,801,806 70	2,400 00	.....
Long Island Loan and Trust Company, Brooklyn.....	410,881 40	1,213,573 57	1,554,000 00	215,800 00	.....
Manhattan Trust Company, New York city.....	44,000 00	2,391,700 95	1,423,018 47	.....	.....
Mercantile Trust Company, New York city.....	527,303 44	4,777,023 37	17,712,665 01	1,226,008 88	.....
Metropolitan Trust Company, New York city.....	300,000 00	2,326,723 50	4,789,389 09	.....	.....
Mutual Trust Company of the City of Brooklyn.....	400,319 47	1,528,888 08	678,783 00	189,300 00	.....
New York Guaranty and Indemnity Company, New York city.....	112,000 00	4,471,923 77	4,737,546 78	41,022 08	.....
New York Life Insurance and Trust Company, New York city.....	1,429,264 10	12,183,141 09	4,233,519 49	6,473,308 61	.....
New York Security and Trust Company, New York city.....	379,500 00	3,124,924 12	4,306,804 14	1,122,916 08	.....
Orange County Trust and Safe Deposit Company, Middletown.....	92,873 16	192,821 12	192,347 24	53,416 26	7,08 47
People's Trust Company, Brooklyn.....	841,576 00	2,251,760 77	2,367,149 41	497,809 27	.....
Real Estate Trust Company, New York city.....	22,000 00	1,028,198 70	1,710,800 00	50,739 47	.....
Rochester Trust and Safe Deposit Company, Rochester.....	625,010 08	1,102,019 26	1,825,408 18	.....	.....
Security Trust Company of Rochester.....	229,078 00	102,410 10	681,459 20	.....	.....
The State Trust Company, New York city.....	20,000 00	2,241,229 11	2,542,686 26	2,167 83	.....
State Guaranty and Trust Company, New York city.....	2,191,845 17	521,150 00	107,641 98	120,227 75	22,222 81

Trust and Deposit Company of Onondaga, Syracuse.....	109,020 06	391,697 50	459,077 83	58,741 87	.....
Union Trust Company of Jamestown.....	219,149 83	29,653 51	58,683 63	41,385 87	1,683 84
Union Trust Company, New York city	1,840,700 00	9,180,594 17	16,685,337 90	325,009 00	.....
United States Mortgage Company, New York city	2,333,871 14	2,735,464 46	3,046,063 50	39,000 00	.....
United States Transfer and Exchange Association, New York city .....	.....	288,664 00	24,090 27	.....	.....
United States Trust Company, New York city	3,103,000 00	15,901,335 00	18,652,927 87	8,090,769 33	.....
Washington Trust Company, New York city.....	86,600 00	898,750 00	2,337,231 25	.....	.....
Totals	\$21,569,504 13	\$97,555,797 82	\$148,963,820 49	\$22,791,215 35	\$51,258 75

Statement of the Condition of the Trust Companies of the State of New York, etc. — (Continued).

NAME AND LOCATION.	RESOURCES.				
	Real estate.	Cash on deposit in banks or other moneyed institutions.	Cash on hand.	Other assets.	Total resources.
Atlantic Trust Company, New York city.	.....	9,000,733 81	9,000 16	973,147 00	94,948,908 48
Bankhampton Trust Company, Binghamton	948,161 87	60,085 00	55,651 00	175,400 81	9,305,785 01
Brooklyn Trust Company, Brooklyn	170,000 00	1,027,174 94	24,617 00	80,814 87	12,981,459 54
Brooklyn Loan, Trust and Safe Deposit Company, Buffalo .....	.....	342,834 40	51,003 48	80,248 64	1,465,647 71
Central Trust Company, New York city	200,000 00	6,394,268 78	9,874 00	301,172 19	30,634,001 03
Columbus Trust Company, Newburgh .....	.....	15,908 81	11,903 34	8,906 14	315,679 34
Continental Trust Company, New York city .....	.....	404,571 47	5,818 01	94,191 01	8,389,867 08
Delaware Loan and Trust Company, Walton .....	.....	6,866 37	11,132 68	6,695 61	276,577 00
DeWaters' Loan and Trust Company, New York city	1,000,000 00	6,758,385 49	1,800,790 05	489,541 78	22,851,028 94
Fidelity Trust and Guaranty Company, Buffalo .....	.....	338,808 73	78,899 71	30,237 64	2,344,398 08
Franklin Trust Company, Brooklyn	450,004 66	1,866,353 66	84,445 57	56,741 86	7,977,302 54
Franklin Trust Company, Brooklyn .....	.....	8,890 34	16,643 66	48,684 86	4,187,174 88
Hamilton Trust Company, New York city	80,708 20	47,163 16	940 86	55,400 13	1,193,131 08
Hudson Trust Company, Ithaca .....	.....	46,773 81	31,804 05	7,835 34	483,967 00
Richmond Trust Company, Brooklyn	10,147 90	340,147 10	20,029 77	194,899 17	5,683,194 47
Knickerbocker Trust Company, New York city .....	.....	856,317 90	36,477 57	172,091 87	8,943,680 06
Long Island Loan and Trust Company, Brooklyn	110,000 00	511,189 93	46,813 24	48,685 78	8,883,898 27
Long Island Trust Company, New York city .....	.....	5,473,182 43	160,608 00	57,090 78	7,539,317 13
Mercantile Trust Company, New York city	47,650 81	7,571,769 23	18,235 30	970,146 60	34,897,864 46
Metropolitan Trust Company, New York city	220,000 00	683,008 03	29,864 23	73,367 54	8,639,260 34
Metropolitan Trust Company, New York city .....	.....	814,517 00	16,276 00	30,971 85	9,261,068 44
Manhattan Trust Company of the City of Brooklyn	101,000 00	4,051,304 97	24,647 75	13,982 11	14,103,664 10
New York Guaranty and Indemnity Company, New York city	625,000 00	493,078 53	2,850 0 0 00	604,305 69	20,617,613 88
New York Life Insurance and Trust Company, New York city .....	.....	2,278,235 11	18,732 33	19,474 68	11,171,681 67
New York Security and Trust Company, New York city	31,867 76	9,000 00	15,804 08	19,810 43	643,738 09
Orange County Trust and Safe Deposit Company, Middletown	60,000 00	941,617 17	15,804 08	14,078 14	2,024,347 74
People's Trust Company, Brooklyn .....	.....	308,808 31	2,648 11	15,464 60	3,068,688 99
Real Estate Trust Company, New York city	100,000 00	514,999 54	1 2,404 51	41,808 98	4,384,733 55
Rochester Trust and Safe Deposit Company, Rochester	100,000 00	686,146 87	66,179 74	38,584 16	1,289,197 18
Rockwell Trust Company, New York city	57,800 00	9,104,073 97	15,713 52	66,685 88	9,271,165 16
Safe Deposit and Trust Company, New York city .....	.....	4,000,000 00	15,713 52	66,685 88	9,271,165 16

Ut and Deposit Company of Onondaga, Syracuse	5,000 00	63,883 84	108,781 84	789,868 37	1,978,287 11
Union Trust Company of Jamestown .....	.....	41,743 69	14,131 30	8,698 40	45,083 06
Union Trust Company, New York city	1,900,000 00	1,422,287 87	5,217,919 21	263,317 36	36,840,196 51
United States Mortgage Company, New York city	63,554 50	1,150,998 76	2,584 13	84,827 07	9,509,867 56
United States Transfer and Exchange Association, New York city .....	.....	1,299 17	.....	5,108 98	317,162 42
United States Trust Company, New York city	1,000,000 00	2,224,111 94	.....	383,748 99	48,815,898 17
Washington Trust Company, New York city .....	.....	955,983 56	1,873 87	33,218 19	4,313,180 37
Totals.....	\$7,350,308 73	\$50,867,193 37	\$10,539,579 41	\$5,941,121 28	\$365,419,729 33

REPORT ON TRUST COMPANIES.

Statement of the Condition of the Trust Companies of the State of New York, etc. — (Continued).

NAME AND LOCATION.		RESOURCES.				
		Real estate.	Cash on deposit in banks or other moneyed institutions.	Cash on hand.	Other assets.	Total resources.
Atlantic Trust Company, New York city.....		.....	\$820,735 81	\$225 55	\$78,147 83	\$9,928,948 45
Binghamton Trust Company, Binghamton		\$26,131 37	50,025 85	55,001 06	115,400 21	5,325,735 01
Brooklyn Trust Company, Brooklyn		175,000 00	1,027,174 94	84,617 95	80,314 37	12,921,456 59
Buffalo Loan, Trust and Safe Deposit Company, Buffalo .....		.....	243,834 40	51,053 48	80,845 64	1,435,947 71
Central Trust Company, New York city		250,000 00	6,294,728 78	2,874 05	301,172 19	20,634,001 09
Columbus Trust Company, Newburgh .....		.....	15,028 81	11,394 34	3,905 14	313,570 54
Continental Trust Company, New York city .....		.....	402,871 47	5,312 01	24,121 01	3,800,287 08
Delaware Loan and Trust Company, Walton .....		.....	5,996 87	11,156 05	8,996 81	879,877 09
Farmers' Loan and Trust Company, New York city		1,000,000 00	6,758,395 49	1,520,720 05	420,541 78	84,091,433 94
Fidelity Trust and Guaranty Company, Buffalo .....		.....	523,005 73	78,098 71	90,327 64	5,344,999 06
Franklin Trust Company, Brooklyn		480,064 08	1,865,353 60	84,648 57	56,741 55	7,977,522 64
Hamilton Trust Company, Brooklyn .....		.....	5,490 24	18,645 89	48,884 95	4,187,174 32
Holland Trust Company, New York city		22,768 38	47,153 16	260 98	55,400 18	1,195,181 86
Ithaca Trust Company, Ithaca .....		.....	48,713 81	21,804 08	7,935 84	420,987 50
Kings County Trust Company, Brooklyn		10,147 90	240,187 10	20,009 77	194,890 17	5,050,192 47
Ketcherbocker Trust Company, New York city .....		.....	698,317 30	28,477 37	172,091 87	5,948,693 95
Long Island Loan and Trust Company, Brooklyn		110,000 00	511,199 98	44,813 24	48,025 75	5,088,593 87
Manhattan Trust Company, New York city .....		.....	3,473,123 48	150,505 00	57,090 78	7,530,517 13
Mercantile Trust Company, New York city		47,950 31	7,571,789 23	18,331 30	970,146 85	34,987,981 48
Metropolitan Trust Company, New York city		200,000 00	246,098 95	22,324 33	5,532,406 39	5,832,406 39
Morgan Trust Company of the City of Brooklyn .....		.....	314,517 60	18,276 06	73,337 84	3,384,908 44
New York Guaranty and Indemnity Company, New York city		101,000 00	4,531,304 97	31,047 75	90,971 95	14,102,001 10
New York Life Insurance and Trust Company, New York city		455,000 00	423,078 95	2,850 00	29,962 11	29,817,618 08
New York Security and Trust Company, New York city .....		.....	3,219,235 11	26,742 33	13,473 58	11,171,691 57
Orange County Trust and Safe Deposit Company, Middletown		31,887 76	19,620 80	26,742 33	13,473 58	645,739 08
People's Trust Company, Brooklyn		60,000 00	941,017 17	124,804 06	18,810 42	3,009,567 74
Real Estate Trust Company, New York city .....		.....	304,104 81	8,649 11	14,076 14	5,049,012 32
Rochester Trust and Safe Deposit Company, Rochester		100,000 00	316,140 54	1,816 51	41,508 99	4,964,763 99
Security Trust Company of Rochester		100,000 00	220,145 37	26,173 22	23,534 18	3,280,900 19
Shenandoah Trust Company, New York city		27,814 26	9,273,476 57	7,712 22	24,595 26	9,440,707 34
Sole Guaranties and Trust Company, New York city .....		.....	260,464 18	15,000 71	220,000 00	5,211,145 24

Trust and Deposit Company of Onondaga, Syracuse	5,000 00	63,833 84	103,731 84	729,233 37	1,972,322 11
Union Trust Company of Jamestown .....	.....	41,743 69	14,131 30	8,698 40	4,5,032 06
Union Trust Company, New York city	1,900,000 00	1,422,287 87	5,317,919 31	263,317 36	26,840,196 51
United States Mortgage Company, New York city	62,554 50	1,150,998 76	2,584 13	84,327 07	9,649,867 56
United States Transfer and Exchange Association, New York city .....	.....	1,293 17	.....	5,108 96	317,162 42
United States Trust Company, New York city	1,000,000 00	2,224,111 94	.....	383,748 99	48,815,898 17
Washington Trust Company, New York city .....	.....	955,983 56	1,373 37	33,318 19	4,313,180 37
Totals.....	\$7,350,308 73	\$50,367,193 37	\$10,539,579 41	\$6,941,121 28	\$365,419,729 33

REPORT ON TRUST COMPANIES.

NAME AND LOCATION.	LIABILITIES.							
	Capital stock paid in, in cash.	Surplus fund.	Undivided profits.	Deposits in trust.	General deposits.	Other liabilities.	Total liabilities.	Debts guaranteed and liability thereon.
Atlantic Trust Company, New York city	\$500,000 00	\$500,000 00	\$105,580 08	\$30,243 88	\$5,827,639 47	\$19,500 00	\$6,982,983 43	.....
Binghamton Trust Company, Binghamton	400,000 00	.....	36,617 97	32,060 92	1,721,679 04	25,390 08	2,205,788 01	.....
Brooklyn Trust Company, Brooklyn.....	1,000,000 00	.....	1,514,320 96	1,097,466 87	9,190,413 35	119,245 32	12,921,456 50	.....
Buffalo Loan, Trust and Safe Deposit Company, Buffalo	200,000 00	.....	52,000 00	674,301 69	511,981 87	57,544 15	1,495,847 71	.....
Central Trust Company, New York city..	1,000,000 00	5,811,786 68	.....	7,961,266 53	15,540,091 94	320,565 86	30,634,001 03	.....
Columbus Trust Company, Newburgh...	100,000 00	50,000 00	5,530 93	.....	188,911 53	1,127 08	315,579 54	.....
Continental Trust Company, New York city	500,000 00	250,000 00	120,000 12	343,824 42	2,638,114 65	17,597 89	3,869,237 08	.....
Delaware Loan and Trust Company, Delaware.....	100,000 00	10,000 00	5,685 94	.....	231,192 44	30,000 00	376,877 68	.....
Farmers' Loan and Trust Company, New York city	1,000,000 00	4,251,295 02	.....	27,501,352 08	.....	103,786 94	32,861,433 94	.....
Fidelity Trust and Guaranty Company, Buffalo	500,000 00	.....	34,542 45	134,349 10	1,670,707 00	5,399 93	2,344,999 08	.....
Franklin Trust Company, Brooklyn . . .	1,000,000 00	851,590 32	.....	90,781 61	5,999,192 40	35,808 31	7,177,302 64	.....
Hamilton Trust Company, Brooklyn . . .	100,000 00	300,100 00	77,087 10	76,150 59	3,144,812 80	29,253 71	4,27,274 20	.....
Holland Trust Company, New York city.	500,000 00	239,202 71	.....	17,328 16	196,300 66	152,184 40	1,195,196 91	.....
Ithaca Trust Company, Ithaca	100,000 00	.....	20,021 59	702 53	364,106 65	1,156 73	445,937 50	.....
Kings County Trust Company, Brooklyn	500,000 00	500,000 00	90,867 16	700,249 54	3,805,161 73	89,624 04	5,685,993 47	.....
Kulokorbocker Trust Company, New York city	1,000,000 00	483,173 68	.....	1,919,810 92	5,481,022 14	61,691 81	8,948,693 26	.....
Long Island Loan and Trust Company, Brooklyn.....	500,000 00	225,537 44	.....	133,072 48	2,930,860 97	29,062 33	3,928,593 27	.....
Manhattan Trust Company, New York city	1,000,000 00	200,000 00	26,492 76	181,179 90	6,116,994 13	14,920 84	7,539,517 63	.....
Mercantile Trust Company, New York city	2,000,000 00	2,000,000 00	117,616 70	729,793 26	23,090,512 41	.....	32,937,922 46	.....
Metropolitan Trust Company, New York city	1,000,000 00	1,014,872 44	.....	.....	6,760,223 25	57,619 28	8,833,836 23	.....
Monroe Trust Company of the City of Brooklyn.....	500,000 00	.....	197,264 43	2,675,615 74	.....	15,268 95	3,268,938 41	.....
New York Guaranty and Indemnity Company, New York city	2,000,000 00	1,500,000 00	290,588 56	1,120,212 00	2,999,270 71	222,614 86	14,102,666 10	2220,000 00

ANNUAL STATEMENT.

New York Life Insurance and Trust Com- pany, New York city.....	1,000,000 00	2,447,516 36	34,030 48	23,618,887 62	.....	1,577,280 42	22,677,73 88	.....
New York Security and Trust Company, New York city.....	1,000,000 00	1,000,000 00	100,883 68	9,041,800 79	.....	20,418 16	11,171,681 57	.....
Orange County Trust and Safe Deposit Company, Middletown.....	100,000 00	25,000 00	17,333 29	494,296 31	.....	9,002 49	645,722 09	.....
People's Trust Company, Brooklyn.....	1,000,000 00	900,000 00	90,000 20	141,514 89	6,625,707 82	95,334 73	8,852,587 74	.....
Real Estate Trust Company, New York city.....	500,000 00	250,000 00	49,443 54	2,289,179 85	.....	.....	3,088,683 29	.....
Rochester Trust and Safe Deposit Com- pany, Rochester.....	200,000 00	.....	278,433 43	178,660 04	3,705,640 43	.....	4,362,733 25	.....
Security Trust Company of Rochester...	200,000 00	1,000,000 00	20,029 81	49,294 35	821,966 05	.....	1 0 0 1	.....
The State Trust Company, New York city.....	1,000,000 00	500,000 00	375,175 42	6,529,353 56	.....	16,228 88	8,420,757 16	.....
Title Guarantee and Trust Company, New York city.....	2,000,000 00	1,000,000 00	32,069 41	.....	408,735 05	195,324 79	3,631,149 25	.....
Trust and Deposit Company of Onon- daga, Syracuse.....	100,000 00	.....	125,633 21	88,544 16	1,668,913 57	229 17	1,972,320 11	.....
Union Trust Company of Jamestown...	100,000 00	.....	5,533 48	.....	309,498 58	.....	415,032 06	.....
Union Trust Company, New York city..	1,000,000 00	4,726,040 07	.....	.....	30,718,225 95	395,920 49	36,810,186 51	.....
United States Mortgage Company, New York city.....	2,000,000 00	700,000 00	53,101 51	375,206 05	4,335,586 23	2,045,973 73	9,509,867 56	.....
United States Transfer and Exchange Association, New York city.....	200 000 00	7,554 92	.....	.....	.....	109,607 50	317,163 42	.....
United States Trust Company, New York city.....	2,000 000 00	9,109,032 03	388,047 55	26,912,103 00	.....	1,156,209 57	48,815 893 17	.....
Washington Trust Company, New York city.....	500 000 00	400,000 00	56,714 03	.....	3,320,627 08	5,769 24	4,313,110 37	.....
Totals	\$28,100,000 00	\$39,432,622 29	\$4,291,354 17	\$124,422,622 23	\$161,319,171 64	\$7,163,959 00	\$365,419,729 33	\$30,000 00

Statement of the Condition of the Trust Companies of the State of New York, etc.—(Concluded).

SUPPLEMENTARY.

NAME AND LOCATION.	Interest, commissions and profits received during the year.	Interest paid and credited to depositors during the year.	Expenses for year.	Dividends on capital declared for year.	Deposits made by order of court for year.	Total of deposits on which interest is allowed at this date.	Amount of bonds and mortgages purchased.
Atlantic Trust Company, New York city.....	\$251,197 50	\$120,122 15	\$48,418 81	\$80,000 00	\$386,586 41	\$4,640,322 89	.....
Ringhamton Trust Company, Binghamton ..	101,410 70	47,759 29	15,951 53	.....	.....	1,533,495 36	\$10,000 00
Brooklyn Trust Company, Brooklyn.....	651,611 96	298,661 06	82,160 92	200,000 00	694,649 71	9,593,785 80	.....
Buffalo Loan, Trust and Safe Deposit Company, Buffalo	78,086 49	40,723 25	92,902 02	12,000 00	148,674 67	1,161,240 69	10,045 00
Central Trust Company, New York city	1,498,519 70	437,923 83	156,982 86	500,000 00	92,695 28	30,180,866 12	92,782 00
Columbia Trust Company, Newburgh.....	14,904 67	8,253 99	6,253 03	.....	.....	104,017 11	10,000 00
Continental Trust Company, New York city.....	180,079 87	44,997 18	48,981 48	15,000 00	103,769 61	2,701,064 76	16,600 00
Delaware Loan and Trust Company, Walton ..	9,672 97	530 95	3,967 73	3,000 00	.....	143,639 49	92,500 00
Farmers' Loan and Trust Company, New York city	1,105,970 89	426,970 40	214,881 74	500,000 00	105,963 40	91,705,069 81	.....
Fidelity Trust and Guaranty Company, Buffalo..	61,655 01	42,437 29	39,092 44	.....	60,026 64	1,674,993 58	59,400 00
Franklin Trust Company, Brooklyn	200,862 48	11,899 91	50,230 94	37,000 00	14,868 03	8,061,008 00	199,700 00
Hamilton Trust Company, Brooklyn.....	145,337 77	6,326 02	29,291 87	40,000 00	.....	3,310,963 99	49,530 00
Holland Trust Company, New York city.....	17,650 27	5,990 13	26,462 86	.....	17,868 16	53,461 65	.....
Indiana Trust Company, Indiana	20,337 10	8,601 00	8,455 73	.....	.....	307,810 69	24,900 00
Kings County Trust Company, Brooklyn	215,226 46	70,380 03	35,673 83	40,000 00	.....	4,345,924 13	.....
Knickbocker Trust Company, New York city ..	313,571 49	111,338 94	96,217 96	45,000 00	98,048 48	6,606,696 00	265,000 00
Long Island Loan and Trust Company, Brooklyn	163,739 72	57,293 66	28,591 26	40,000 00	.....	3,067,872 30	104,821 48
Manhattan Trust Company, New York city ..	251,942 19	94,107 19	72,076 78	50,000 00	251,891 66	3,983,361 00	.....
Mercantile Trust Company, New York city ..	917,656 73	418,308 31	137,506 96	300,000 00	76,945 03	31,731,972 46	169,800 00
Metropolitan Trust Company, New York city ..	301,458 67	174,509 77	61,890 94	60,000 00	6,177 51	6,499,893 75	.....
Nassau Trust Company of the City of Brooklyn.	137,843 40	51,482 75	21,835 78	30,000 00	.....	2,672,319 51	77,417 67
New York Guaranty and Indemnity Company, New York city	604,303 43	157,835 32	121,686 15	160,000 00	.....	9,457,920 67	57,040 00
New York Life Insurance and Trust Company, New York city	1,029,649 34	390,151 63	96,365 00	300,000 00	864,431 86	28,618,667 63	.....
New York Security and Trust Company, New York city	379,947 46	140,059 19	73,913 10	100,000 00	73,186 77	7,851,834 01	199,000 00
Orange County Trust and Safe Deposit Company, Middletown	53,371 32	10,793 56	7,839 61	6,000 00	3,031 84	337,696 79	29,700 00
People's Trust Company, Brooklyn	287,761 91	151,901 91	49,550 54	60,000 00	49,179 86	6,006,646 13	8,600 00
Real Estate Trust Company, New York city ..	119,807 94	48,191 67	26,766 43	30,000 00	.....	3,943,466 87	69,000 00
Robinson Trust and Safe Deposit Company, Rochester	189,936 61	117,178 54	17,097 36	.....	16,864 76	2,569,360 90	99,000 00

Security Trust Company of Rochester.....	55,385 00	21,437 99	15,709 10	6,000 00	.....	673,678 11	168,673 00
The State Trust Company, New York city.....	271,143 84	100,409 84	67,722 63	60,000 00	170,707 39	5,228,226 00	40,000 00
Title Guarantee and Trust Company, New York city.....	753,562 59	10,431 60	449,244 58	129,000 00	.....	399,052 96	.....
Trust and Deposit Company of Onondaga, Syra- cuse	89,189 27	59,197 47	14,563 14	8,000 00	5,507 65	1,778,198 18	34,435 17
Union Trust Company of Jamestown.....	18,309 93	3,476 83	7,299 62	2,000 00	1,326 12	233,171 29	872,696 6
Union Trust Company, New York city.....	1,003,708 23	535,617 13	172,610 78	240,000 00	234,065 47	29,314,723 48	1,673,500 00
United States Mortgage Company, New York city.	468,175 19	88,754 59	78,534 26	120,000 00	.....	4,269,478 70	1,096,000 00
United States Transfer and Exchange Associa- tion, New York city .....	.....	4,211 28	3,683 83	.....	.....	.....	.....
United States Trust Company, New York city...	2,083,674 55	807,696 43	181,196 22	640,000 00	613,521 64	25,086,379 62	.....
Washington Trust Company, New York city.....	149,690 93	63,757 20	20,781 44	20,000 00	.....	3,240,639 58	38,000 00
Totals	\$14,573,579 17	\$5,470,018 65	\$3,613,963 40	\$3,597,000 00	\$3,373,120 25	\$355,545,894 13	\$4,837,460 63

STATEMENTS

SHOWING THE

Condition of the Trust Companies, etc., as found
by Examinations which were Made
During the Year 1894.

ATLANTIC TRUST COMPANY — NEW YORK CITY.

[Examined December 10, 1894.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	\$246,500 00
New York city bonds	Var.	\$350,000 00	Var.	\$353,000 00	
New York and Harlem railroad stock, 400 shares, \$50 each .....	....	20,000 00	250	50,000 00
New York, New Haven and Hartford railroad stock, 250 shares, \$100 each .....	....	25,000 00	195	48,750 00
New York, Lackawanna and Western R. R. stock, 200 shares, \$100 each .....	....	20,000 00	117	23,400 00
Chicago and North Western R. R. preferred stock, \$100 each .....	....	20,000 00	142	28,400 00
Rome, Watertown and Ogdensburg R. R. stock, 200 shares, \$100 each .....	....	20,000 00	116	23,200 00
Atlantic Mutual Insurance Co. scrip of 1894	6	15,000 00	105	15,750 00	
New York, New Haven and Hartford railroad .....	....	10,000 00	107	10,700 00
New York Wood Vulcanizing Co. debenture scrip .....	....	21 50	....	.....
Columbus, Hocking Valley and Toledo railroad coupons	5	50 00	100	50 00	805,228 00
St. Paul and Duluth railroad preferred stock, 63 shares, \$100 each .....	....	6,300 00	86	5,418 00
Iowa and Illinois Coal Co	6	88,000 00	97	85,360 00	
United Electric Securities Co. col. tr	5	100,000 00	95	95,000 00	
New York and New Jersey Telephone Co	5	20,000 00	96	19,200 00	
East Shore Terminal R. R. Co. first 5s	5	60,000 00	80	48,000 00	
East Shore Terminal railroad coupon scrip .....	....	6,000 00	....	.....
Loans on collaterals .....	....	.....	....	\$4,985,044 25
Less probable loss .....	....	.....	....	456,000 00
Cash on hand and deposited	4,539,044 25
Interest accrued	478,690 98
					45,500 00
LIABILITIES.					\$6,098,968 28
Capital	\$500,000 00	5,296,618 84
Due depositors	
Trust funds	83,103 64	

EXAMINATIONS.

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Cambria Lumber Co. bonds.....	6	5,000 00	100	5,000 00	740,900 00
Sinclairville Water Co. first mortgage.....	6	5,000 00	100	5,000 00	717,900 08
Union Pacific collateral trust notes.....	6	10,000 00	87	18,700 00	5,869 81
Chicago, Burlington and Quincy railroad bonds.....	Var.	6,000 00	Var.	6,500 00	8,018 99
Binghamton railroad first mortgage bonds.....	5 & 6	160,000 00	Var.	160,500 00	28,597 83
Lehigh and Wilkes Barre railroad first mortgage bonds.....	7	18,000 00	107	18,910 00	25,121 87
Chesapeake and Ohio railroad first mortgage bonds.....	5	5,000 00	107	5,350 00	59,877 80
Montana Central railroad first mortgage bonds.....	6	10,000 00	115	11,500 00	124,478 83
Great Northern railroad.....	4	25,000 00	89	22,250 00	50,045 50
United States Leather Co. first mortgage debenture bonds.....	6	86,000 00	110	89,600 00	4,000 00
St. Paul, Minneapolis and Manitoba railroad first mortgage bonds.....	4	5,000 00	86	4,800 00	18,714 99
Grand River Coal and Coke Co.....	6	18,000 00	100	18,000 00	
Montana Central.....	5	5,000 00	102	5,100 00	
Kentucky Central.....	4	8,000 00	88	8,490 00	
Nashville, Chattanooga and St. Louis cons. mortgage.....	5	5,000 00	101	5,000 00	
Burlington, Cedar Rapids and Northern.....	5	10,000 00	106	10,600 00	
Oregon Improvement Co.....	6	2,000 00	97	1,940 00	
Northern Pacific Terminal.....	6	15,000 00	98	14,700 00	
New York Elevated.....	7	14,000 00	108	15,120 00	
Loans and discounts.....	.....	.....	.....	\$748,883 87	
Less doubtful.....	.....	.....	.....	30,883 85	
Judgments.....	.....	.....	.....	.....
Contracts.....	.....	.....	.....	.....
Highway commissioners' notes.....	.....	.....	.....	.....
Real estate Binghamton and Aspen, Col.....	.....	.....	.....	.....
Real estate Little Rock, Ark.....	.....	.....	.....	.....
Due from banks.....	.....	.....	.....	.....
Cash.....	.....	.....	.....	.....
Furniture and fixtures.....	.....	\$6,000 00	.....	.....
Interest accrued.....	.....	.....	.....	.....
					\$3,187,475.14

BINGHAMTON TRUST COMPANY.

[Examined January 12, 1895.]

ASSETS.	Rts or Int	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5 & 6	\$417,861 02
United States bonds.....	4	\$50,000 00	114	\$57,000 00	
St. Paul, Minneapolis and Manitoba railroad stock, 500 shares.....	6	50,000 00	110	55,000 00	
Chicago, Milwaukee and St. Paul railroad stock, 150 shares.....	5 & 7	15,000 00	Var.	11,500 00	
Delaware and Hudson Canal Co. stock, 60 shares.....	7	6,000 00	182	7,920 00	
Michigan Central railroad stock, 50 shares.....	5	5,000 00	95	4,750 00	
Chicago and North Western railroad stock, 50 shares.....	6	5,000 00	96	4,800 00	
Central Railroad of New Jersey stock, 50 shares.....	7	5,000 00	94	4,700 00	
Illinois Central railroad stock, 100 shares.....	5	10,000 00	85	8,500 00	
Chicago, Burlington and Quincy railroad stock, 140 shares.....	5	14,000 00	71	9,940 00	
Chicago and Rock Island railroad stock, 50 shares.....	4	5,000 00	68	3,150 00	
Lake Erie and Western railroad preferred stock, 100 shares.....	5	10,000 00	72	7,200 00	
Wheeling and Lake Erie railroad preferred stock, 100 shares.....	...	10,000 00	41	4,100 00	
Wells, Fargo & Co. stock, 50 shares.....	6	5,000 00	112	5,600 00	
Pullman Palace Car Co. stock, 150 shares.....	8	15,000 00	155	23,250 00	
United States Leather Co. preferred stock, 400 shares.....	...	40,000 00	65	26,000 00	
United States Leather Co. common stock, 200 shares.....	...	20,000 00	11	2,200 00	
The Whitney Noyes Seed Co. stock, 70 shares.....	...	7,000 00	....	.....
Pennsylvania Gas Co. stock, 380 shares.....	8	9,500 00	100	9,500 00	
Pennsylvania Oil Co. stock, 400 shares.....	...	400 00	100	400 00	
Jamestown Gas Co. stock, 2 shares.....	...	200 00	100	200 00	
Olean Pad Co. stock, 94 shares.....	...	251 45	1,500 00
Town of Hancock, Delaware county.....	5	1,500 00	100	1,500 00	
Chicago, Milwaukee and St. Paul Railway Co. first bonds.....	6	2,000 00	116	2,320 00	
Olean Street Railway Co. first bonds..	6	66,000 00	100	66,000 00	
Central City, Colo., water bonds.....	7	20,000 00	100	20,000 00	
Grant Coal Mining Co., Chicago, first bonds.....	6	49,500 00	100	49,500 00	5,400 00
Little Rock, Ark., local improvement bonds.....	7	5,400 00	100	5,400 00	

EXAMINATIONS.

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Cambria Lumber Co. bonds.....	6	5,000 00	100	5,000 00	
Sinclairville Water Co. first mortgage.....	6	5,000 00	100	5,000 00	
Union Pacific collateral trust notes.....	6	10,000 00	87	18,700 00	
Chicago, Burlington and Quincy railroad bonds.....	Var.	6,000 00	Var.	6,500 00	
Binghamton railroad first mortgage bonds.....	5 & 6	160,000 00	Var.	160,500 00	
Lehigh and Wilkes Barre railroad first mortgage bonds.....	7	18,000 00	107	18,910 00	
Chesapeake and Ohio railroad first mortgage bonds.....	5	5,000 00	107	5,860 00	
Montana Central railroad first mortgage bonds.....	6	10,000 00	115	11,500 00	
Great Northern railroad.....	4	25,000 00	89	22,850 00	
United States Leather Co first mortgage debenture bonds.....	6	86,000 00	110	89,600 00	
St. Paul, Minneapolis and Manitoba railroad first mortgage bonds.....	4	5,000 00	96	4,800 00	
Grand River Coal and Coke Co.....	6	18,000 00	100	18,000 00	
Montana Central.....	5	5,000 00	102	5,100 00	
Kentucky Central.....	4	3,000 00	83	2,490 00	
Nashville, Chattanooga and St. Louis cons. mortgage.....	5	5,000 00	100	5,000 00	
Burlington, Cedar Rapids and Northern.....	5	10,000 00	106	10,600 00	
Oregon Improvement Co.....	6	2,000 00	97	1,940 00	
Northern Pacific Terminal.....	6	15,000 00	94	14,700 00	
New York Elevated.....	7	14,000 00	106	15,120 00	
Loans and discounts.....	...	...	...	\$749,283 87	740,990 00
Less doubtful.....	...	...	...	80,832 85	717,900 03
Judgments.....	...	...	...	...	5,869 81
Contracts.....	...	...	...	...	8,018 99
Highway commissioners' notes.....	...	...	...	...	26,597 82
Real estate Binghamton and Aspen, Col.....	...	...	...	...	25,121 87
Real estate Little Rock, Ark.....	...	...	...	...	59,877 80
Due from banks.....	...	...	...	...	124,478 33
Cash.....	...	...	...	...	50,045 50
Furniture and fixtures.....	...	96,000 00	...	...	4,000 00
Interest accrued.....	...	...	...	...	18,714 99
					\$9,187,475.14

BINGHAMTON TRUST COMPANY — (Concluded).

LIABILITIES.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Capital	\$400,000 00	
Due depositors	1,706,699 19	
Deposits in trust	22,070 45	
Due to banks	28,931 28	
Interest accrued	21,770 78	
Salaries and rent accrued	844 00	
Rebate on loans, and discounts	3,987,64	\$2,188,803 29
Surplus	\$8,671 85

BROOKLYN TRUST COMPANY — BROOKLYN.

[Examined January 2, 1895.]

ASSETS.	No. of Shares.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount	
Bonds and mortgages	Var.	.....	....	.....	\$848,000 00
United States bonds	4 & 5	\$1,195,000 00	Var.	\$1,371,137 50	
Brooklyn city bonds	Var.	1,188,000 00	Var.	1,185,445 00	
Oregon Railroad and Navigation Co. cons.	5	50,000 00	75	37,500 00	
Atlantic and Pacific	4	25,000 00	44	11,000 00	
Northern Pacific Terminal Co. 1st	6	25,000 00	98	24,500 00	
Lehigh and Wilkes Barre Coal.	5	15,000 00	97	14,550 00	
Norfolk and Western Car Trust certificates	5	16,000 00	100	16,000 00	
Railroad Equipment Co. Trust certificates	6	50,000 00	100	50,000 00	
Atlantic Avenue railroad general cons	5	199,000 00	109	216,910 00	
Chesapeake and Ohio railroad	4½	100,000 00	75	75,000 00	3,002,042 50
Loans on collateral .....	....	.....	....	.....	6,879,297 86
Bills receivable .....	....	.....	....	.....	821,398 87
Cash on hand .....	....	84,617 96	....	.....	1,121,798 90
Cash deposited .....	....	1,087,174 94	....	.....
Real estate, Nos. 317 and 319 Washington street .....	....	.....	....	.....
Interest accrued .....	....	.....	..	Estimated.	
Overdrafts .....	....	.....	....	.....	175,000 00
					80,049 56
					164 81
					\$12,927,746 50
LIABILITIES.					
Capital .....	....	.....	....	\$1,000,000 00	
Due depositors .....	....	.....	....	8,591,951 17	
Due banks (deposits) .....	....	.....	....	528,067 19	

BROOKLYN TRUST COMPANY — (*Concluded*).

LIABILITIES.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Court and trust funds	\$1,097,466 87	
Certified checks.....	70,894 99	
Dividends unpaid	50,010 00	
Interest accrued	69,235 32	\$11,407,125 54
Surplus.....	\$1,520,620 96

BUFFALO LOAN, TRUST AND SAFE DEPOSIT COMPANY, BUFFALO.

[Examined December 15, 1894.]

ASSETS.	Rate of Interest	Amount at par.	MARKET VALUE.		Total.
			Rate.	Amount.	
Bonds and mortgages.....	Var.	.....	...	\$469,961 98	
United States bonds	4	\$100,000 00	114	114,000 00	
Collateral loans	579,014 52	
Cash.....	28,846 79	
Due from banks.....	260,813 23	
Vaults.....	...	18,000 00	...	9,000 00	
Interest accrued.....	23,762 43	\$1,484,398 95
LIABILITIES.					
Capital	\$200,000 00	
Due depositors.....	1,158,548 27	
Dividends unpaid	42 00	
Due East River Savings Institution, N. Y.....	50,000 00	
Interest, taxes and expenses accrued.....	21,119 91	1,429,710 18
Surplus	\$54,688 77

CENTRAL TRUST COMPANY OF NEW YORK — NEW YORK CITY.

[Examined December 18, 1894.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	4½, 5	Var.	\$128,224 25
New York city bonds.....	Var.	\$3,100,000 00	100	\$2,900,000 00	
Elmira, Cortland and Northern	6	100,000 00	57½	100,000 00	
San Antonio and Aransas Pass	4	592,280 00	100	340,561 00	
Troy City railway first.....	5	125,000 00	97	125,000 00	
United Traction Electric first.....	5	460,000 00	87½	388,000 00	
Pittsburg, Shenango and L. E. first.....	5	50,000 00	100	43,750 00	
Consolidated Traction Company, 40 years.....	5	20,000 00	110	20,000 00	
Broadway and Seventh Avenue first consolidated	6	180,000 00	85	143,000 00	
People's Gas-Light and Coke Company first	6	260,000 00	100	231,000 00	
Lowery Equitable Insurance certificates	7	320,000 00	Cost.	320,000 00	
Atlanta and Charlotte Air Line	5	85,000 00	91	86,519 60	
Minneapolis and St. Louis first consolidated.....	....	180,000 00	140	163,800 00
Municipal Gas Company, Albany, 176 shares, \$100 each. ....	....	17,600 00	....	24,640 60
Loans .....	....	.....	....	.....
Bills purchased .....	....	.....	....	.....
Real estate, banking house .....	....	.....	....	.....
Due from Bank of America .....	....	.....	....	\$3,085,781 20
Due from National Union Bank .....	....	.....	....	1,545,657 07
Due from Merchants' National Bank .....	....	.....	....	3,294,889 53
Cash on hand .....	....	.....	....	8,696 89
Interest and rent accrued.....	6,929,924 19
					848,506 81
					\$80,224,648 98

LIABILITIES.

Capital .....	.....	.....	.....	.....	\$1,000,000 00
Due depositors .....	.....	.....	.....	.....	22,838,605 30
Interest accrued .....	.....	.....	.....	.....	408,773 84
Rebate on bills purchased .....	.....	.....	.....	.....	9,359 88
Taxes accrued.....	.....	.....	.....	.....	13,800 00
Expenses accrued .....	.....	.....	.....	.....	5,000 00
					24,275,538 47
Surplus .....	.....	.....	.....	.....	\$5,949,110 46

COLUMBUS TRUST COMPANY — NEWBURGH.

[Examined January 9, 1895.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	5 & 6	.....	...	.....	\$93,800 00
Long Island City bonds	4½	\$5,000 00	102½	\$5,203 86	
Niagara Falls city bonds	4	20,000 00	105½	21,117 78	
Bills discounted .....	....	.....	...	\$119,003 98	26,820 14
Less doubtful .....	....	.....	...	1,200 00	
Collateral loans .....	....	.....	...	.....	117,802 98
Demand loans .....	....	.....	...	.....	40,072 84
Furniture and fixtures .....	....	.....	...	.....	8,608 25
Cash .....	....	.....	...	.....	1,800 00
Due from Chase National Bank, N. Y. ....	....	.....	...	.....	14,554 68
Due from other banks .....	....	.....	...	.....	26,905 78
Interest accrued on bonds and mortgages .....	....	.....	...	.....	2,251 72
Interest accrued on demand loans .....	....	.....	...	\$1,245 17	
Interest accrued on bank balance .....	....	.....	...	57 86	
	....	.....	...	22 22	
					1,825 25
					\$897,441 59
LIABILITIES.					
Capital .....	....	.....	...	\$100,000 00	
Due Orange Co. S. D. and T. Co., Middletown .....	....	.....	...	887 45	
Due depositors .....	....	.....	...	202,108 42	
Rebate on loans and discounts .....	....	.....	...	1,800 25	

Rebate on time collateral loans .....	....	.....	....	425 78	
Interest accrued.....	....	.....	....	1,000 00	
Salaries and rent accrued....	....	.....	....	167 97	
					805,889 83
Surplus		<u>\$21,601 77</u>

CONTINENTAL TRUST COMPANY OF THE CITY OF NEW YORK.

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REPORT ON TRUST COMPANIES.

[Examined November 27, 1894.]

ASSETS.	Pct of Total	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	\$207,100 00
New York city bonds	Var.	\$957,000 00	Var.	\$951,400 00	
Chicago and Northern Pacific receipts	5	40,000 00	42	16,800 00	
New York, Lake Erie and Western funded	5	20,000 00	67 1/2	13,500 00	
Minneapolis and St. Louis receipts	5	20,000 00	91	18,200 00	
Pittsburg, Akron and Western first	5	58,000 00	25	14,500 00	
San Antonio and Aransas Pass first	4	55,000 00	57	31,850 00	
San Antonio and Aransas Pass scrip .....	...	200 00	50	100 00
Savannah, Americus and Montgomery	7	25,000 00	100	25,000 00	
Toledo, St. Louis and Kansas City	6	25,000 00	62	15,500 00	
American Union Life Insurance Co. stock, 25 shares, \$100 each .....	...	2,500 00	100	2,500 00
1,088,850 00					
Nashville Electric railway stock, 72 shares, \$100 each	7,200 00			1,453,841 48
New Mexico Land and Irrigation Co .....	...	1,000 00		
Call loans .....	...	.....	....	\$807,691 48
Time loans .....	...	.....	....	645,650 00
1,453,841 48					
Bills purchased .....	...	.....	..	.....
Advanced to trusts .....	...	.....	..	.....
Interest accrued .....	...	.....	..	.....
Cash in Manhattan Co .....	...	.....	..	.....
Cash on hand .....	...	.....	..	.....
Nashville Electric railway	Cost.	\$78,410 16	....	Estimated.
50,000 00					
\$3,410,081 06					40,000 00
Less estimated loss on loans Lansing City street railroad ..	....	.....	....	.....
\$3,870,081 06					

LIABILITIES.

Capital stock .....	....	.....	.....	.....	\$500,000 00
Due depositors.....	....	.....	.....	.....	2,539,055 79
Cashier coupons and dividends checks.....	..	.....	.....	.....	489 50
Interest accrued .....	....	.....	.....	.....	21,839 94
Rebate on bills purchased .....	....	.....	.....	.....	2,606 68
					8,063,991 91
Surplus .....	....	.....	.....	.....	\$306,069 15

EXAMINATIONS.

FARMERS' LOAN AND TRUST COMPANY — NEW YORK CITY.

[Examined December 26, 1894.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	4½ & 5	.....	.....	.....	\$305,800 00
United States bonds.....	Var.	\$3,808,400 00	Var.	\$3,855,712 00	
District of Columbia bonds.....	3.65	300,000 00	115	345,000 00	
New York city bonds.....	8	2,000,000 00	102	2,040,000 00	
Consolidated Gas Co., New York, stock.....	Var.	870,000 00	Var.	997,500 00	
Second Avenue Railroad Co. stock.....	5	100,000 00	105	105,000 00	
Pittsburg, Cincinnati, Chicago and St. Louis railway stock.....	4½	200,000 00	106	212,000 00	
Chicago, Milwaukee and St. Paul railway stock.....	4	250,000 00	91½	228,750 00	
Northern Pacific railroad stock.....	6	118,000 00	78	92,040 00	
Chicago, Rock Island and Pacific Railway Co. stock.....	5	87,000 00	91½	79,605 00	7,955,607 00
Loans.....	...	.....	...	\$13,577,444 42	
Less estimated loss on same.....	...	.....	...	100,000 00	18,477,444 42
Bills receivable.....	...	.....	...	.....	926,500 00
Real estate, banking house.....	...	.....	...	.....	1,000,000 00
Cash deposited.....	...	.....	...	.....	8,725,861 23
Cash on hand.....	...	.....	...	.....	3,540 68
Suspense account value.....	...	.....	...	.....	200,454 24
Interest, commissions and rents accrued.....	...	.....	...	.....	171,676 47
					\$89,765,884 08

LIABILITIES.				
Capital .....	.....	.....	.....	\$1,000,000 00
Due depositors .....	.....	.....	.....	27,290,097 34
Certified checks.....	.....	.....	.....	181,870 01
Dividends unpaid .....	.....	.....	.....	8,571 75
Interest accrued.....	.....	.....	.....	221,325 28
				28,626,864 38
Surplus.....	.....	.....	.....	24,189,019 65

FIDELITY TRUST AND GUARANTY COMPANY OF BUFFALO.

[Examined December 17, 1894.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	.....	...	.....	\$747,415 00
United States bonds	2	\$50,000 00	98	\$49,000 00	
Niagara city bonds	4	7,000 00	Var.	7,173 88	
Lancaster town bonds	5	15,000 00	Var.	15,220 88	
Eden town bonds	4	2,400 00	100	2,400 00	
The Olean Electric Light and Power Co., bonds	6	12,000 00	Var.	12,153 00	
Buffalo city warrants .....	...	.....	...	.....	85,946 21
Demand loans .....	...	.....	...	.....	2,285 84.
Due from banks .....	...	.....	...	.....	879,842 50
Due from Northern Trust Co., Chicago .....	...	.....	...	.....	476,805 14
Due from Merchants' Bank, Lockport. (Failed) .....	...	988 57	...	.....	893 78
Cash .....	...	.....	...	.....	283 45
Exchanges .....	...	.....	...	.....	9,783 87
Cash items .....	...	.....	...	.....	2,184 99
Furniture and fixtures .....	...	1,784 25	...	.....	983 48
Interest accrued .....	...	.....	...	.....	24,479 92
					\$2,380,788 18

LIABILITIES.

Capital.....	.....	.....	.....	.....	.....	\$500,000 00
Due to banks, trust companies and savings banks.....	.....	.....	.....	.....	.....	168,497 27
Due depositors .....	.....	.....	.....	.....	.....	1,084,068 66
Due trust deposits .....	.....	.....	.....	.....	.....	114,907 53
Due court deposits .....	.....	.....	.....	.....	.....	55,018 60
Certificates of deposit. ....	.....	.....	.....	.....	.....	819,012 63
Interest accrued .....	.....	.....	.....	.....	.....	18,821 48
Salaries accrued.....	.....	.....	.....	.....	.....	615 00
						<hr/>
						3,205,941 17
						<hr/>
Surplus...	.....	.....	.....	.....	.....	\$24,843 01
						<hr/>

HAMILTON TRUST COMPANY — BROOKLYN.

[Examined December 26, 1894.]

ASSETS.	No. of Shares.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	\$483,590 00
Brooklyn city bonds.	8 & 4	\$385,000 00	Var.	\$383,725 00	
Kings county certificates	4	50,000 00	100	50,000 00	
Union Elevated railroad	6	20,000 00	86	17,200 00	
Northern Pacific land grant	5	35,000 00	28	9,800 00	
Mobile and Ohio	4	10,000 00	66	6,600 00	
Kings County Elevated 1st	5	25,000 00	68	17,000 00	
Crescent Athletic Club	5	55,000 00	100	55,000 00	
Brooklyn City and Newtown	5	20,000 00	109	21,800 00	
Chicago and Northern Pacific	5	10,000 00	40	4,000 00	
Chicago and Eastern Illinois	5	10,000 00	94	9,400 00	
Atlantic Avenue railroad	5	70,000 00	109	76,300 00	
Union Pacific collateral trust notes	6	10,000 00	87	8,700 00	
Columbus and Hocking Valley	5	10,000 00	90	9,000 00	
Wabash 2d.....	5	10,000 00	70	7,000 00	
Chesapeake and Ohio general	4½	20,000 00	75	15,000 00	
Toledo A. A. and No. M. 1st.....	6	20,000 00	80	16,000 00	
Louisville, N. A. and Chicago.....	6	10,000 00	96	9,600 00	
Brooklyn Elevated 2d	5	20,000 00	65	13,000 00	
Columbus Hocking Valley and Toledo ..	6	10,000 00	90	9,000 00	
Seaside and Brooklyn Bridge	5	15,000 00	74	11,100 00	
Winona and Southwestern	6	2,000 00	80	600 00	
Chicago, Rock Island and Pacific 1st ex ..	5	10,000 00	104½	10,450 00	
Long Island Traction and Brooklyn Heights ..	6	52,685 78	88	48,729 15	
Western Union stock, 800 shares.....	5	80,000 00	86	25,800 00	
Con. and St. Paul preferred stock, 100 shares ..	7	10,000 00	119	11,900 00	
Columbus and Hocking Coal and Iron stock, 100 shares.....	....	10,000 00	5	500 00

EXAMINATIONS.					
Pullman Palace Car, 480 shares, \$100 each	8	48,000 00	155	74,400 00	\$2,448,172 60
Baltimore and Ohio, 200 shares, \$100 each	...	20,000 00	62	12,400 00	484,667 39
Franklin Safe Deposit Co., 2,200 shares, \$25 each	...	55,000 00	100	55,000 00	1,958,574 37
Lake Shore and Michigan Southern, 400 shares, \$100 each	...	40,000 00	186	54,400 00	
Delaware and Hudson Canal, 500 shares, \$100 each	...	50,000 00	126	68,000 00	
Pennsylvania City Development Co., 7,428 shares, \$100 each	...	742 80	100	742 80	
H. B. Claflin, 174 shares, \$100 each	...	17,400 00	Var.	17,900 00	
Brooklyn Traction, 800 shares, \$100 each	...	80,000 00	Var.	88,000 00	
H. R. Worthington, 470 shares, \$100 each	...	47,000 00	Var.	28,240 00	
Long Island Traction, 15,000 shares, \$100 each	...	150,000 00	12	18,000 00	
Metropolitan West Side Elevated, 250 shares, \$100 each	...	25,000 00	25	6,250 00	
West Side Construction Co., 180 shares, \$100 each	...	18,000 00	60	10,800 00	
St. Louis, Alton and Terre Haute, 200 shares, \$100 each	...	20,000 00	35	7,000 00	
Norwich Street railway, 125 shares, \$100 each	...	12,500 00	90	11,250 00	
Bills purchased	...	.....	...	.....
Loans on collateral	...	.....	...	.....
Cash on hand	...	.....	...	\$61,908 39	
Cash deposited	...	.....	...	1,976,483 98	
Real estate, banking house and lot	...	.....	...	.....	2,088,392 37
Interest accrued	...	.....	...	.....	485,582 66
					27,870 85
					\$8,075,860 24

LIABILITIES.

Capital	...	.....	...	\$1,000,000 00	
Due depositors	...	.....	...	5,079,698 11	
Due banks, etc.	...	.....	...	1,079,840 28	
Certified checks	...	.....	...	18,412 28	
Trust accounts	...	.....	...	88,538 64	
Dividends unpaid	...	.....	...	2,684 00	
Interest accrued	...	.....	...	18,002 71	
Interest unearned on time bills	...	.....	...	4,982 38	
Surplus	...	.....	...	.....	7,291,653 35
					\$784,206 89

HAMILTON TRUST COMPANY — BROOKLYN.
[Examined December 26, 1894.]

ASSETS.	Var. to Bk. of City	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	\$483,590 00
Brooklyn city bonds.	8 & 4	\$365,000 00	Var.	\$365,725 00	
Kings county certificates	4	50,000 00	100	50,000 00	
Union Elevated railroad	6	20,000 00	86	17,200 00	
Northern Pacific land grant	5	35,000 00	28	9,800 00	
Mobile and Ohio	4	10,000 00	66	6,600 00	
Kings County Elevated 1st	5	25,000 00	68	17,000 00	
Crescent Athletic Club	5	55,000 00	100	55,000 00	
Brooklyn City and Newtown	5	20,000 00	109	21,800 00	
Chicago and Northern Pacific	5	10,000 00	40	4,000 00	
Chicago and Eastern Illinois	5	10,000 00	94	9,400 00	
Atlantic Avenue railroad	5	70,000 00	109	76,300 00	
Union Pacific collateral trust notes	6	10,000 00	87	8,700 00	
Columbus and Hocking Valley	5	10,000 00	90	9,000 00	
Wabash 2d	5	10,000 00	70	7,000 00	
Chesapeake and Ohio general	4½	20,000 00	75	15,000 00	
Toledo A. A. and No. M. 1st	6	20,000 00	80	16,000 00	
Louisville, N. A. and Chicago	6	10,000 00	96	9,600 00	
Brooklyn Elevated 2d	5	20,000 00	65	13,000 00	
Columbus Hocking Valley and Toledo ..	6	10,000 00	90	9,000 00	
Geaside and Brooklyn Bridge	5	15,000 00	74	11,100 00	
Winona and Southwestern	6	2,000 00	80	1,600 00	
Chicago, Rock Island and Pacific 1st ex	5	10,000 00	104½	10,450 00	10,450 00
Long Island Traction and Brooklyn Heights	6	52,685 73	88	48,729 15	
Western Union stock, 800 shares	5	80,000 00	86	25,800 00	
Con. and St. Paul preferred stock, 100 shares	7	10,000 00	119	11,900 00	
Columbus and Hocking Coal and Iron stock, 100 shares	10,000 00	5	500 00	500 00

Newburgh Electric railroad 1st	6	18,500 00	100	18,500 00	925,809 75
Loans on collaterals .....	...	.....	...	.....	2,087,717 80
Bills purchased.....	...	.....	...	.....	15,625 00
Cash on hand.....	...	.....	...	.....	19,204 78
Due from banks.....	...	.....	...	.....	580,595 44
Furniture and fixtures .....	...	.....	...	.....	8,000 00
Interest accrued .....	...	.....	...	.....	89,704 77
					<hr/>
					\$4,110,246 99
LIABILITIES.					
Capital .....	...	.....	...	\$500,000 00	
Due depositors.....	...	.....	...	2,252,870 57	
Certificates of deposit .....	...	.....	...	869,570 69	
Court and trust funds .....	...	.....	...	45,844 67	
Certified checks.....	...	.....	...	85,887 52	
Dividends unpaid.....	...	.....	...	24 00	
Interest and expenses accrued.....	...	.....	...	29,751 07	
					<hr/>
Surplus. ....	...	.....	...		8,782,948 52
					<hr/>
					\$377,298 47

ITHACA TRUST COMPANY—ITHACA.

[Examined February 20, 1895.]

ASSETS.	Int. Rate.	Amount at par.	MARKET VALUE.		Total.
			Rate.	Amount.	
Bonds and mortgages	Var.	.....	...	.....	\$97,189 27
Brooklyn city local improvement bonds.....	8	\$30,000 00	100	\$30,000 00	
Arapahoe county, Col., school district.....	6	2,500 00	Var.	2,492 50	
Pueblo county, Col., school district	6	9,000 00	Var.	8,888 60	
Barnes county, N. Dakota.....	6	9,500 00	100	9,500 00	
Salt Lake City, Utah, school bonds.....	6	5,000 00	98½	4,925 00	
Yankton county, So. Dakota, ref.....	4½	17,000 00	84.59	14,379 50	
Lincoln Gas Co., Lincoln, Neb.....	6	27,000 00	98.535	26,610 00	
City of Seguin, Texas, school bonds.....	6	3,000 00	100	3,000 00	
Atchison, Topeka and Santa Fe R. R. gen. mtge	4	10,000 00	64½	6,450 00	
Logan county, Okla. Ter., ref.....	6	4,000 00	98.817	3,932 66	
Oklahoma county, Okla. Ter., ref.....	6	4,500 00	98.888	4,427 19	
City of Cheyenne, Wy., school district.....	6	10,000 00	100	10,000 00	
Albany county, Wy., funding.....	6	4,000 00	100	4,000 00	
City of Ogden, Utah, bonds.....	5	10,000 00	99	9,900 00	
Cache county, Utah, bonds.....	5	5,000 00	99	4,950 00	
Utah Territory bonds.....	5	5,000 00	100	5,000 00	
City of No. Yakima, Wash., sewer bonds.....	6	8,500 00	100	8,500 00	
Long Island R. R. Co. No. Shore branch bonds	5	10,000 00	105	10,500 00	
County of Kootenia, Idaho, bonds.....	6	10,000 00	100	10,000 00	
Board of Education, city of Parsons, Kans., bonds	6	10,000 00	100	10,000 00	
Crow Wing county, Minn., railroad aid bonds.....	6	6,000 00	99.767	5,986 03	
Chicago and Eastern Illinois gen. con.....	5	5,000 00	96½	4,825 00	
Arizona Territory gold funding.....	5	10,000 00	100	10,000 00	
Sayre, Pa., school district building bonds.....	5	8,500 00	100	8,500 00	
Pat Upillon Association of Ithaca bonds	6	3,400 00	100	3,400 00	
Loans on collaterals.....	.....	.....	.....	.....	209,186 47
Bills receivable.....	.....	.....	.....	.....	27,875 00
	.....	.....	.....	.....	19,407 80

Real estate.....	.....	.....	.....	.....	10,000 00
Metropolitan Trust Co., N. Y .....	.....	.....	.....	.....	84,538 50
Cash.....	.....	.....	.....	.....	6,097 93
Tompkins County National Bank, Ithaca.....	.....	.....	.....	.....	7,164 44
Interest accrued .....	.....	.....	.....	.....	5,279 73
					<u>\$466,218 64</u>
LIABILITIES.					
Capital .....	.....	.....	.....	.....	\$100,000 00
Due depositors .....	.....	.....	.....	.....	845,777 01
Interest accrued .....	.....	.....	.....	.....	.....
Salaries and rent accrued.....	.....	.....	.....	.....	.....
					<u>1,664 40</u>
					447,441 41
Surplus .....	.....	.....	.....	.....	<u>\$18,777 28</u>

KINGS COUNTY TRUST COMPANY--BROOKLYN.

[Examined December 28, 1894.]

ASSETS.	Var. to Bk of City	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	.....	.....	.....	\$356,631 93
United States bonds	4	\$50,000 00	114	\$57,000 00	
New York city bonds	24	50,000 00	95	47,500 00	
Brooklyn city bonds	3 & 4	55,000 00	Var.	58,100 00	
Kings county certificates	4	250,000 00	100	250,000 00	
New York and Brooklyn bridge bonds	3	50,000 00	101½	50,750 00	
Town of Flatlands	5	12,000 00	104	12,480 00	
Town of Gravesend	6	174,424 00	100	174,424 00	
Toledo A. A. and L. M. first	6	2,000 00	60	1,200 00	
Morgan's L. and T	7	7,000 00	123	8,610 00	
Eliz., Lex. and Big Sandy	5	8,000 00	99	7,920 00	
St. Louis and Iron Mountain 2d	7	10,000 00	106	10,600 00	
New York and New England	6	14,000 00	109	15,260 00	
New York Biscuit Co.	6	26,000 00	106	26,500 00	
Union Pacific gold coll. tr. notes	6	55,000 00	88	48,400 00	
National Cordage Co. coup. notes	3	60,000 00	100	60,000 00	
Brooklyn City and Newtown R. R. Co.	5	10,000 00	104	10,900 00	
Western Union stock, 50 shares .....	.....	5,000 00	87	4,350 00	
Col., Hocking Valley, C and L, 200 shares .....	.....	20,000 00	5	1,000 00	
Cons. gas, Baltimore, 200 shares .....	.....	30,000 00	65	19,500 00	
Pacific Mail, 400 shares .....	.....	40,000 00	23	8,700 00	
Edison Elec. Ill. Co., N. Y., 200 shares .....	.....	20,000 00	100	20,000 00	
Loans on collaterals .....	.....	.....	.....	.....	693,294 00
Bills purchased .....	.....	.....	.....	.....	3,639,848 43
Real estate .....	.....	.....	.....	.....	744,040 80
Cash on hand .....	.....	.....	.....	.....	10,147 90
Cash in banks .....	.....	.....	.....	.....	22,729 70
					224,568 46

Trust investments.....	.....	.....	.....	.....	.....	606,746 40
Interest accrued.....	.....	.....	.....	.....	.....	88,128 50
						<hr/>
						\$5,645,981 11
LIABILITIES.						
Capital .....	.....	.....	.....	.....	.....	\$500,000 00
Due depositors .....	.....	.....	.....	.....	.....	8,187,188 61
Due to banks.....	.....	.....	.....	.....	.....	594,281 51
Court and trust funds .....	.....	.....	.....	.....	.....	702,824 48
Certified checks.....	.....	.....	.....	.....	.....	17,982 48
Dividend unpaid .....	.....	.....	.....	.....	.....	154 00
Trust checks outstanding .....	.....	.....	.....	.....	.....	76 00
Interest accrued .....	.....	.....	.....	.....	.....	86,718 05
						<hr/>
						5,088,685 08
						<hr/>
Surplus. ....	.....	.....	.....	.....	.....	\$607,246 03
						<hr/>
						<hr/>

KNICKERBOCKER TRUST COMPANY—NEW YORK CITY.

[Examined January 15, 1895.]

ASSETS.	Part of Total	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	\$328,500 00
United States bonds	Var.	\$681,000 00	Var.	\$768,220 00	
District of Columbia bonds	Var.	880,000 00	Var.	440,590 00	
New York city bonds	Var.	750,000 00	Var.	750,250 00	
Brooklyn city bonds	4	120,000 00	Var.	124,700 00	
Rochester local improvement bonds	8½	100,000 00	100	100,000 00	
City of Boston bonds	8½	100,000 00	106	106,000 00	
City of Buffalo bonds	8½	4,588 40	100	4,588 40	
Jersey City, N. J., bonds	4½	50,000 00	100	50,000 00	
Detroit, Bay City and Alpena	6	50,000 00	48	24,000 00	
Milwaukee and Northern	6	9,000 00	119	10,710 00	
Central Washington railroad	6	50,000 00	50	25,000 00	
Savannah and Western con.	5	100,000 00	50	50,000 00	
Cœur d'Alene railway and navigation	6	50,000 00	60	30,000 00	
Democratic Club	6	10,000 00	100	10,000 00	
Lor g Island Ferry Company	4½	50,000 00	98	49,000 00	
Northern Pacific collateral trust	6	250,000 00	77	192,500 00	
Land and River Improvement Company stock 127.65 shrs ..	....	12,765 00	175	22,838 75
West Superior Iron and Steel Company	6	70,000 00	60	42,000 00	
Baltimore and Ohio Car Trust	4½	6,000 00	100	6,000 00	
Empire and Bay State Telegraph Company 163 shrs.	4	16,500 00	73	11,890 00	
University City of New York	4	100,000 00	100	100,000 00	
City of Yonkers, current expense	2½	16,000 00	100	16,000 00	
Demand loans	2,928,757 15
Due from banks	4,495,976 70
Cash on hand	584,867 48
					60,813 67

LIABILITIES.					\$8,478,292 16
Capital .....	.....	.....	.....	\$1,000,000 00	
Due depositors.....	.....	.....	.....	7,087,250 74	
Certified checks.....	.....	.....	.....	28,948 96	
Coupon and dividend checks .....	.....	.....	.....	1,055 86	
Interest accrued .....	.....	.....	.....	27,465 98	
					8,089,721 04
Surplus.....	.....	.....	.....	.....	\$388,571 12

LONG ISLAND LOAN AND TRUST COMPANY — BROOKLYN.

[Examined January 9, 1895.]

ASSETS.	Var. to Bk of 1894	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	.....	.....	.....	\$407,831 48
United States bonds	4	\$450,000 00	114	\$513,000 00	
Brooklyn city bonds	4	108,000 00	109	112,270 00	
Jersey City bonds	7	50,000 00	108	54,000 00	
Western Union Telegraph Company stock	5	10,000 00	107	10,700 00	
Pittsburg Junction Railroad Company stock	6	25,000 00	116	29,000 00	
Montana Central stock	5	25,000 00	103	25,750 00	
Philadelphia and Reading stock	4	50,000 00	72	36,000 00	
Brooklyn City railway stock	5	25,000 00	113	28,250 00	
Broadway Railway Company stock	5	30,000 00	100	30,000 00	
Fulton Municipal Gas Company stock	6	20,000 00	100	20,000 00	
Laclede Gas Light Company stock	5	15,000 00	98	13,950 00	
New Williamsburgh and Flatbush stock	7	8,000 00	108	8,090 00	
Knickerbocker Ice Company stock	5	20,000 00	95	19,000 00	
Equitable Gas-Light Company, N. Y., stock	6	20,000 00	108	20,600 00	
Chicago, Rock Island and Pacific deb. stock	5	15,000 00	101	15,150 00	
Chicago and St. Louis Railroad Company stock	6	10,000 00	100	10,000 00	
Rome, Watertown and Ogdensburgh stock	5	17,000 00	118	20,000 00	
Marquette, Houghton and Ontawaga stock	6	5,000 00	100	5,000 00	
Citizens' Gas-Light Company (Brooklyn) stock	5	40,000 00	100	40,000 00	
Williamsburgh Gas-Light Company stock	6	25,000 00	106	26,500 00	
Grand Street and Newtown Railroad stock	5	25,000 00	104	26,000 00	
Chicago, Burlington and Quincy debenture stock	5	10,000 00	100	10,000 00	
Louisiana and Missouri River second	7	10,000 00	110	11,000 00	
Norfolk and Southern stock	5	50,000 00	100	50,000 00	
People's Gas-Light Company stock	5	10,000 00	97	9,700 00	
New York and Cuba Mail E. S. stock	6	15,000 00	100	15,000 00	

MANHATTAN TRUST COMPANY — NEW YORK CITY.

[Examined December 7, 1894.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	5	Var.	\$44,000 00
United States bonds	4 & 5	\$211,500 00	100	\$1,014,005 00	
Grattan township, Nebraska, bonds	5	18,000 00	83	18,000 00	
Flint and Pere Marquette (P. H. division) stock	7	13,000 00	108	9,840 00	
Lehigh and Wilkes Barre Coal stock	7	60,000 00	124	64,800 00	
Chicago, Burlington and Quincy stock	5	50,000 00	92½	63,000 00	
Sioux City and Northern first	5	200,000 00	95	185,000 00	
Plainfield Water Supply Co. stock	4	14,000 00	84	13,800 00	
Kentucky Central stock	4	50,000 00	83	42,000 00	
Pittsburg and Western stock	4	40,000 00	78	33,200 00	
Peoria and Eastern stock	4	50,000 00	78	39,000 00	
Louisville and Nashville stock	5	25,000 00	90	19,500 00	
United Electric Securities Co. stock	5	38,000 00	100	34,200 00	
Nashville, Chattanooga and St. Louis stock	4	50,000 00	93	50,000 00	
Cleveland, Cincinnati, Chicago and St. Louis (C., W. and M. div.) stock ..	5	100,000 00	108	93,000 00	
St. Paul, Minneapolis and Manitoba stock, 1,800 shares, \$100 each	5	180,000 00	87	140,400 00	
Iowa Central stock	Var.	35,000 00	Var.	21,750 00	
Chesapeake and Ohio stock	4	200,000 00	90	166,500 00	
Great Northern stock	5	60,000 00	46½	54,000 00	
Oregon Short Line and Utah N. stock	4	50,000 00	67	28,250 00	
San Antonio and Aransas Pass stock	7	55,200 00	100	31,464 00	
Minneapolis Brewing Co. stock	5	10,000 00	89	10,000 00	
Consolidated Traction Co. stock	5	50,000 00	90	44,500 00	
Minneapolis and St. Louis stock	7	50,000 00	103	45,000 00	
Lawrence railroad stock .....	.....	25,000 00	.....	25,500 00
Cameron Iron and Coal stock, 504 shares, \$100 each .....	.....	50,400 00	.....	.....
London and New York Investment Co. stock, 250 shares, \$10 each .....	.....	13,500 00	.....	8,750 00
United States Cordage Co. guar. preferred stock, 483.60 shares, \$100 each ..	.....	41,260 00	90	8,652 00

Fidelity Ins., Trust and Safe Deposit Co., Phila., stk., 25 shares, \$100 each	....	2,500 00	300	7,500 00	
Washington Loan and Trust Co., Wash., D. C., stock, 50 shares, \$100 each	....	5,000 00	100	5,000 00	
Lawyers' Surety Co. stock, 50 shares, \$100 each	....	5,000 00	100	5,000 00	
Penn. City Development Co. stock, 250 shares, \$100 each	....	25,000 00	30	7,500 00	
Interstate Casualty Co. stock, 34 shares, \$100 each	....	3,400 00	100	3,400 00	
Consolidated Traction Co. stock, 250 shares, \$100 each	....	25,000 00	32	8,000 00	
Minneapolis Brewing Co. stock, 250 shares, \$100 each	....	25,000 00	20	5,000 00	
National Rice Milling Co. preferred stock, 100 shares, \$100 each	....	10,000 00	....	}	5,000 00
National Rice Milling Co. common stock, 50 shares, \$100 each	....	5,000 00	....	
Call loans.	....	.....	....	\$1,009,801 60	2,298,701 00
Time loans	....	.....	....	468,500 00	
Cash deposited	....	.....	....	.....	1,478,301 60
Cash on hand	....	.....	....	.....	3,338,307 36
Due for collection	....	.....	....	.....	150,500 00
Furniture and vault	Cost.	27,531 89	....	Est'd value.	12,084 12
Interest accrued.	....	.....	....	.....	20,000 00
Commissions accrued	....	.....	....	.....	17,440 94
					19,810 87
					\$7,868,625 89
LIABILITIES.					
Capital	....	.....	....	\$1,000,000 00	
Due depositors	....	.....	....	6,118,456 51	
Certified checks	....	.....	....	43,175 24	
Interest accrued	....	.....	....	5,844 40	7,167,476 15
Surplus	....	.....	....	.....	\$201,149 74

THE MERCANTILE TRUST COMPANY — NEW YORK CITY.

[Examined December 28, 1894.]

ASSETS.	No. of Shares.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages					\$527,808 94
United States bonds.....	Var. 4 & 5	\$1,690,000 00	Var.	\$1,862,640 00	
New York city bonds.....	8	650,000 00	102	668,000 00	
St. Louis, Iron Mountain and Southern Railway Con. bonds	5	650,000 00	79	518,500 00	
Pennsylvania Company guaranteed bonds	4½	200,000 00	118	226,000 00	
Western Union coll. trust bonds.....	5	100,000 00	110	110,000 00	
Chicago, Burlington and Quincy bonds	4	380,000 00	94	357,200 00	
St. Louis and Iron Mountain extension first mtge.	5	167,000 00	100	167,000 00	
West Shore gold bonds	4	200,000 00	106½	218,000 00	
Chicago and Northwestern debenture bonds.....	5	48,000 00	107	51,360 00	
Union Pacific railway extension bonds.....	8	44,000 00	98	48,120 00	
Manhattan railway st. cks. 2,000 shares .....	....	200,000 00	105	210,000 00	
Chicago, Milwaukee and St. Paul preferred stock, 1,000 shares .....	....	100,000 00	118	118,000 00	
New York Central railroad stock, 1,500 shares .....	....	150,000 00	99½	149,250 00	4,684,080 00
Loans .....	..	.....	....	\$15,207,789 69	15,187,789 69
Less probable loss .....	..	.....	....	70,000 00	1,296,668 83
Bills receivable.....	..	.....	....	.....	714,230 18
Trust investments.....	..	.....	....	.....	198,689 42
Sundry advances	Cost.	65,679 00	..	Est'd value.	40,000 00
Real estate.....	..	.....	....	.....	26,578 11
Cash on hand .....	..	.....	....	.....	5,099,159 04
Cash deposited ..	..	.....	....	.....	229,888 00
Interest accrued .....	..	.....	....	.....
					\$27,953,787 15

LIABILITIES.			
Capital .....	.....	.....	\$2,000,000 00
Due depositors.....	.....	.....	23,164,801 38
Deposit in trust .....	.....	.....	729,742 28
Treasurer's checks.....	.....	.....	1,052 75
Certified checks.....	6,166 65
Interest accrued.....	120,084 00
			26,021,846 96
Surplus	\$1,982,440 19

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THE METROPOLITAN TRUST COMPANY — NEW YORK CITY.

[Examined January 14, 1895.]

REPORT ON TRUST COMPANIES.

ASSETS.	Rate of Int. or Div.	Amount at par.	MARKET VALUE		Totals.
			Rate.	Amount.	
Bonds and mortgages	6	.....	....	.....	\$200,000 00
United States bonds	Var.	\$480,000 00	Var.	\$489,500 00	
New York city bonds	Var.	1,080,000 00	Var.	1,028,600 00	
Northern Illinois railway first mtge	5	50,000 00	108	54,000 00	
Sav., Fla. and Western Ry. Co. first mtge	6	50,000 00	118	56,500 00	
Bur., C. R. and N. Co. stock.	5	90,000 00	96	86,400 00	
Fargo and Southern railway stock	6	50,000 00	116	58,000 00	
Peoria and Pekin Union first mtge	6	50,000 00	110	55,000 00	
Chicago, Rock Island and Pacific coll. ex. trust	5	800,000 00	Var.	297,000 00	
Pittsburg and Western	4	100,000 00	88	88,000 00	
Broadway and Seventh Avenue gold bonds	5	100,000 00	111	111,000 00	
Loans	....	.....	....	.....	2,819,000 00
Banking house	.	.....	....	Est'd value.	5,206,079 02
Cash on hand	....	.....	....	.....	550,000 00
Cash in Gallatin National Bank	....	.....	....	.....	18,212 85
Advanced to trusts	....	.....	....	.....	889,094 42
Interest accrued	....	.....	....	.....	8,478 40
	....	.....	....	.....	57,884 15
					\$9,188,698 84
LIABILITIES.					
Capital	....	.....	....	\$1,000,000 00	
Due depositors	7,127,085 09	
Interest accrued	49,238 10	
Surplus	8,176,268 19
					\$1,012,480 65

EXAMINATIONS.

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ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	\$300,000 00	Var.	\$305,750 00	\$169,319 67
Brooklyn city bonds	3 & 4	25,000 00	105	26,250 00	
Flushing village	4	87,000 00	103	87,740 00	
South Brooklyn Central second	5	19,000 00	100	19,000 00	
Broadway railroad, Brooklyn	5	15,000 00	110	16,500 00	
South Ferry railroad	5	183,000 00	100	183,000 00	
Railroad Equipment Car Trust	6	50,000 00	60	30,000 00	
Louisville, St. Louis and Texas first	6	30,000 00	100	30,000 00	
Iowa and Illinois Coal Co. first	6	50,000 00	85	43,500 00	
Flint and Pere Marquette cons	5	25,000 00	110	27,500 00	
Canada Southern railroad first	5	50,000 00	98	49,000 00	
C. and E. Illinois general cons	5	25,000 00	104	26,000 00	
Norfolk and Western first guarantee, M. and W. division	5	125,000 00	Var.	123,500 00	
Chicago, Rock Island and Pacific extension	5	25,000 00	68	17,000 00	
Rio Grande and Western first	4	18,000 00	107	18,910 00	
Chesapeake and Ohio cons	5	50,000 00	97	48,500 00	
Chicago and Indiana Coal first	5	50,000 00	93	46,000 00	
General Electric debentures	5	25,000 00	105	26,250 00	
Hecker, Jones, Jewell Milling Co	6	18,000 00	100	18,000 00	
Coney Island and Brooklyn certificates	6	180,000 00	105	189,000 00	
West Shore railroad guarantee	4	25,000 00	107	26,750 00	
Steinway Railroad Co. general	6	25,000 00	75	18,750 00	
Chesapeake and Ohio	4 1/2	25,000 00	103	25,500 00	
New York Central and St. Louis first	4	2,000 00	140	2,800 00	
Mount Morris Bank, 20 shares .....	...	4,673 08	...	...
United States Cordage liquidation certificates .....	...	3,400 00	21	714 00	
United States Cordage guarantee, 84 shares .....	...	15,035 00	50	7,517 50	
Waterbury and Marshall Co. preferred stock .....	...				1,836,431 50

THE NASSAU TRUST COMPANY OF THE CITY OF BROOKLYN — (Concluded).

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate	Amount.	
Demand loans.	\$421,560 00
Time loans.....	485,700 00
Bills receivable.....	160,260 00
Car Trust notes	159,282 89
Cash on hand	20,178 25
Cash deposited	859,744 56
Interest accrued.....	20,022 70
					\$3,452,499 07
LIABILITIES.					
Capital	\$500,000 00	
Due depositors	2,182,176 14	
Due banks	545,770 08	
Certified checks.....	2,078 71	
Secretary's checks..	144 95	
Dividends unpaid	800 00	
Interest accrued.....	448 48	
Interest unearned on bills receivable	5,800 00	
					8,286,218 81
Surplus	\$316,285 76

NEW YORK GUARANTY AND INDEMNITY COMPANY -- NEW YORK CITY.

[Examined January 10, 1895.]

ASSETS.	Rts or Intests	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	4 1/2-10	.....	Var.	.....	\$112,000 00
United States bonds.....	Var.	\$1,200,000 00	Var.	\$1,837,480 00	
New York city bonds.....	8	1,172,939 50	102	1,196,398 29	
City of Brooklyn State House purchase and construction bonds	4	80,000 00	104	31,200 00	
New York and Brooklyn bridge bonds of the city of Brooklyn	4	100,000 00	109	109,000 00	
Atlantic Mutual scrip	6	22,000 00	105	23,100 00	
Rome, Watertown and Ogdensburgh Railroad Co. stock	5	100,000 00	116	116,000 00	
Lake Shore and Michigan Southern Railroad Co. stock	6	100,000 00	136	136,000 00	
St. Paul and Duluth Railroad Co. preferred stock	5	50,000 00	90	45,000 00	
West Side Construction Co. stock .....	....	36,000 00	50	18,000 00	
Long Island Traction Co. and Brooklyn Heights Railroad Co. joint collateral trust notes.....	6	48,654 57	80	38,923 65	
Minneapolis and St. Louis Railway Co. first consol mortgage bonds.....	5	64,000 00	91	58,240 00	
Broadway and Seventh Avenue Railroad Co. first mortgage bonds.....	5	64,000 00	110	70,400 00	
United Electric Securities Co. bonds	5	250,000 00	90	225,000 00	
Oregon Short Line and Utah Northern Railroad Co. bonds.....	5	49,000 00	47	23,030 00	
San Antonio and Aransas Pass Railway Co.	4	111,000 00	55	61,050 00	
Metropolitan West Side Elevated Railroad Co., Chicago	5	200,000 00	72	144,000 00	
Galveston City Railroad Co. consol mortgage bonds.....	5	879,000 00	85	747,150 00	
Gouthern Railway Co. first mortgage bonds	5	20,000 00	89	17,800 00	
Pangor and Aroostook Railroad Co. first mortgage bonds.....	5	100,000 00	90	90,000 00	
Loans on collateral.....	....	.....	....	.....	4,487,721 94
Bills purchased .....	....	.....	....	.....	4,464,855 13
Real estate.....	Cost.	101,029 69	....	Est'd value.	88,062 08
undry debtors.....	100,000 00
Cash deposited.....	88,687 14
	8,805,176 28

EXAMINATIONS.

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NEW YORK GUARANTY AND INDEMNITY COMPANY — NEW YORK CITY — (Concluded).

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Cash on hand.....	\$15,208 87
Interest accrued.....	4,680 84
					\$18,060,841 67
LIABILITIES.					
Capital	\$3,000,000 00	
Due depositors.....	9,280,501 44	
Certified checks	219,661 18	
Dividends unpaid.....	4,400 00	
Taxes accrued	3,000 00	
Interest accrued	4,955 20	11,462,517 77
Surplus	\$1,597,828 90

NEW YORK LIFE INSURANCE AND TRUST COMPANY — NEW YORK CITY.

[Examined January 8, 1895.]

ASSETS.	No. of Shares.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.	\$8,257,000 00	\$8,441,480 00	\$1,432,245 00
United States bonds.....	Var.	324,000 00	Var.	324,360 00	
Massachusetts State bonds.....	5	23,000 00	111	24,420 00	
New Hampshire State bonds.....	6	114,000 00	Var.	141,240 00	
Albany and Susquehanna R. R. bonds.....	6 & 7	115,000 00	Var.	139,610 00	
Chicago, Milwaukee and St. Paul bonds.....	Var.	142,900 00	102	145,758 00	
Atlantic Mutual Insurance scrip.....	6	42,000 00	112½	47,145 00	
Central railroad, of New Jersey, bonds.....	5	200,000 00	110	220,000 00	
Cleveland and Pittsburg railroad bonds.....	4½	26,000 00	109½	28,470 00	
Chicago and Milwaukee railroad bonds.....	7	50,000 00	128½	64,250 00	
Chicago, St. Paul and Minneapolis bonds.....	6	480,000 00	120½	578,400 00	
Chicago, Burlington and Quincy bonds.....	7	1,160,000 00	Var.	1,467,500 00	
Chicago and North Western bonds.....	Var.	224,000 00	95	212,800 00	
Cincinnati, Indianapolis, St. Louis and Chicago bonds.....	4.	200,000 00	105	210,000 00	
Consolidated Gas Co. bonds.....	5	150,000 00	113	169,500 00	
Dakota Central railroad bonds.....	6	100,000 00	130	130,000 00	
Harlem River and Port Chester railroad bonds.....	7	80,000 00	110	88,000 00	
Illinois Central railroad bonds.....	5	150,000 00	100	150,000 00	
Lackawanna Iron and Steel Co. bonds.....	5	753,000 00	Var.	903,803 75	
Lake Shore and Michigan Southern railroad bonds.....	7	50,000 00	127	63,500 00	
Milwaukee, Lake Shore and Western first bonds.....	6	10,000 00	134	13,400 00	
Nashville, Chattanooga and St. Louis first bonds.....	7	33,000 00	113	37,290 00	
Nashville and Decatur first bonds.....	7	400,000 00	124½	498,000 00	
New York Central and Hudson River railroad first bonds.....	7	200,000 00	103	206,000 00	
New York, Chicago and St. Louis first bonds.....	4	53,000 00	118	61,860 00	
New York and Harlem railroad first bonds.....	7	675,000 00	100	675,000 00	
Pennsylvania Equipment trust reg. bonds.....	4	237,000 00	120	284,400 00	
Pine Creek railroad first bonds.....	6				

NEW YORK LIFE INSURANCE AND TRUST COMPANY -- NEW YORK CITY -- (Concluded).

ASSETS.	No. of Shares.	Amount at per.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Pittsburg, Cincinnati, Chicago and St. Louis bonds.....	4½	\$350,000 00	101	\$353,500 00	
St. Paul, Minnesota and Manitoba railroad bonds.....	4½	320,000 00	101	323,200 00	
Terre Haute and Indiana consolidated first mortgage bonds.....	5	11,000 00	116	12,760 00	
Terre Haute and Peoria first mortgage bonds.....	5	249,000 00	102	253,980 00	
United New Jersey Railroad and Canal Co. general mortgage.....	4 & 6	1,143,000 00	Var.	1,233,020 00	
Warren railroad, of New Jersey, first consolidated.....	7	85,000 00	125	43,750 00	
Western Transit Co. bonds.....	4½	150,000 00	104	156,000 00	
Kalamazoo, Allegheny and Grand Rapids, 90 shares.....	.....	8,000 00	130	8,900 00	
Grand River Valley, 250 shares.....	5	25,000 00	Var.	27,548 00	
Pittsburg, Fort Wayne and Chicago, 160 shares.....	7	15,000 00	158½	23,756 25	
Bank of America, 74 shares.....	.....	7,400 00	200	14,800 00	
Gallatin National Bank, 224 shares.....	.....	11,200 00	300	33,600 00	
Merchants' National Bank, 220 shares.....	.....	11,000 00	130	14,300 00	
Fort Wayne and Jackson, 177 shares.....	.....	17,700 00	179	31,683 00	
Illinois Central railroad, 58 shares.....	.....	5,800 00	83	4,814 00	
Lake Shore and Michigan Southern railroad, 18 shares.....	.....	1,300 00	220	2,860 00	
Morris and Essex railroad, 500 shares.....	.....	25,000 00	150	37,500 00	
New York and Harlem railroad, 280 shares.....	.....	18,000 00	264	34,820 00	
New York, Lackawanna and Western railroad, 250 shares.....	.....	25,000 00	113½	28,375 00	
Peoria and Bureau V. railroad, 158 shares.....	.....	15,800 00	169	26,702 00	
Rensselaer and Saratoga railroad, 376 shares.....	.....	37,600 00	180	67,680 00	
Rome, Watertown and Ogdensburg, 250 shares.....	.....	25,000 00	111	27,750 00	
United New Jersey Railroad and Canal Co., 260 shares.....	.....	25,000 00	230	57,500 00	
Warren railroad, of New Jersey, 200 shares.....	.....	10,000 00	150	15,000 00	\$12,153,485 00
Loans.....	.....	.....	.....	.....	4,180,060 22
Bills receivable.....	.....	.....	.....	.....	5,328,686 84
Real estate.....	Cont.	.....	.....	.....	486,529 53
Cash deposited.....	.....	.....	.....	.....	405,046 05
Cash on hand.....	.....	.....	.....	.....	2,290,000 00

Suspense account, value.....	...	.....	.....	.....	.....	310,450 00
Interest accrued .....	...	.....	.....	.....	.....	164,883 38
Rents accrued.....	...	.....	.....	.....	.....	6,283 00

\$27,662,118 01

LIABILITIES.

Capital .....	...	.....	.....	.....	.....	\$1,000,000 00
Due depositors .....	...	.....	.....	.....	.....	20,501,578 60
Trusts ... ..	...	.....	.....	.....	.....	2,178,265 46
Trusts of accumulation .....	...	.....	.....	.....	.....	13,856 84
Guardianships .....	...	.....	.....	.....	.....	99,685 81
Receiverships .....	...	.....	.....	.....	.....	10,241 17
Annuities .....	...	.....	.....	.....	.....	610,786 43
Life insurance .....	...	.....	.....	.....	.....	60,500 00
Interest accrued and unearned	315,326 23

24,790,240 03

Surplus.....	\$3,871,877 98
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EXAMINATIONS.

NEW YORK SECURITY AND TRUST COMPANY — NEW YORK CITY.

[Examined January 7, 1895.]

ASSETS.	Re- sult of Sale.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	.....	...	.....	\$279,500 00
United States bonds	4	\$180,000 00	118½	\$147,225 00	
New York city bonds	Var.	1,687,500 00	Var.	1,688,950 00	
Brooklyn City Market bonds	8	50,000 00	96	48,900 00	
Remington Paper bonds	6	84,000 00	100	84,000 00	
Manufacturing Investment bonds	6	284,000 00	90	264,600 00	
St. Paul Gas-Light Co.	5	90,000 00	85	76,500 00	
New York, Ontario and Western car trusts	5	157,500 00	100	157,500 00	
Louisville, Evansville and St. Louis construction bonds	5	85,000 00	85	12,250 00	
Pittsburg, Cincinnati, Chicago and St. Louis construction bonds	4½	32,000 00	104	88,280 00	
Chicago, Milwaukee and St. Paul general bonds	4	250,000 00	91	227,500 00	
Evansville and Terre Haute stock, 1698½ shares .....	....	84,988 00	40	38,978 20	
Third National Bank, 500 shares .....	....	50,000 00	105	52,500 00	
Hanover National Bank, 40 shares .....	....	4,000 00	810	12,400 00	
Mount Morris Bank, 40 shares .....	....	4,000 00	100	4,000 00	
Tennessee Coal and Iron Railroad Co., 800 shares .....	....	80,000 00	16	12,800 00	
State of Wisconsin tax sale certificates .....	....	49,888 20	100	49,888 20	
State of Alabama warrants .....	....	165,298 18	100	165,298 18	
City of Duluth warrants .....	....	15,946 80	100	15,946 80	
City of Missoula warrants .....	....	1,288 75	100	1,288 75	
County of Missoula warrants .....	....	797 70	100	797 70	
State of Montana warrants .....	....	8,899 71	100	8,899 71	
State of Louisiana warrants .....	....	10,281 51	100	10,281 51	
State of Idaho warrants .....	....	28,688 65	100	28,688 65	
State of Washington warrants .....	....	111,781 82	100	111,781 82	
Town of Highlands .....	....	87,663 44	100	87,663 44	
Loans .....	....	.....	...	.....	8,179,996 46
					4,104,028 24

Bills receivable.....	.....	.....	.....	1,123,486 08
Cash deposited .....	.....	.....	.....	2,632,105 15
Cash on hand.....	.....	.....	.....	6,078 11
Interest and commission accrued .....	.....	.....	.....	71,790 62

\$11,396,824 66

LIABILITIES.

Capital .....	.....	.....	.....	\$1,000,000 00
Due depositors .....	.....	.....	.....	9,222,801 80
Certified checks.....	.....	.....	.....	27,582 47
Rent, interest accrued and rebate.....	.....	.....	.....	30,089 07
Surplus .....	.....	.....	.....	10,280,423 84
				\$1,116,401 32

ORANGE COUNTY TRUST AND SAFE DEPOSIT COMPANY — NEWBURGH.

[Examined January 10, 1895.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	.....	....	.....	\$93,272 00
Clallam county, Wash., warrants	10	\$7,600 25	....	\$7,600 25	
City of Seattle, Wash., warrants	10	287 58	....	287 58	
City of Port Townsend, Wash., warrants	10	817 55	....	817 55	
County of Kings	10	150 00	....	150 00	
County of Kittitas, Wash., warrants	10	1,181 84	....	1,181 84	
Clallam county, Wash., warrants	10	4,651 47	....	4,651 47	
City of Seattle, Wash., warrants	10	885 00	....	885 00	
Morgan county, Ala., warrants	8	20,489 25	....	20,489 25	
Johnson county, Tenn., warrants	8	11,160 00	....	9,577 11	
Walker county, Ala., warrants	8	2,000 00	....	2,186 54	
Winston county, Ala., warrants	8	10,447 00	....	8,829 86	
East Lake Land Co., Jeff. county, Ala., first bonds	6	45,000 00	....	39,875 00	
Perry county, Miss., bonds	7	6,500 00	....	6,175 00	
Town of Decatur, Ala., school district bonds	8	7,500 00	....	7,500 00	
Town of Thompson, Sull. county, N. Y., bonds	4½	6,000 00	....	6,000 00	
Long Island City, N. Y., bonds	4 & 4½	80,000 00	....	80,000 00	
Buffalo city school bonds	8½	20,000 00	....	20,000 00	
Washingtonville, N. Y., Water Co., first bonds	6	6,000 00	....	6,000 00	
Lakeside Ry. Co., Penn., first bonds	6	5,000 00	....	4,875 00	
Certificate No. 60, 50 shares Lakeside Ry. Co. ....	....	2,500 00	....	.....
Certificates Nos. 17 and 87, 12 shares Washingtonville Water Co., Stamford, N. Y. ....	....	600 00	....	.....
U. S. Trust Co., N. Y., certificate of deposit first mortgage bond of the Chicago and No. Pacific R. R. Co. ....	....	20,000 00	40	8,000 00	189,880 95
Time loans with collateral .....	....	.....	....	\$118,169 24	108,169 24
Less doubtful .....	....	.....	....	10,000 00	

Bills receivable .....	...	...	...	\$58,460 87
Less doubtful.....	...	...	...	791 00
Demand loans .....	...	...	...	52,669 87
Banking house and lot .....	...	...	...	76,518 00
Due from banks and trust companies .....	...	84,186 84	...	28,000 00
Cash.....	...	...	...	79,645 45
Exchanges.....	...	...	...	27,564 42
Cash items.....	...	...	...	314 64
Interest accrued .....	...	2,194 92	...	2,098 55
	...	...	...	10,888 78
				\$660,956 55
LIABILITIES.				
Capital .....	...	...	...	\$100,000 00
Due depositors .....	...	...	...	541,788 70
Due banks.....	...	...	...	1,594 29
Interest accrued.....	...	...	...	1,950 87
Salaries accrued .....	...	...	...	130 00
				645,458 86
Surplus.....	...	...	...	\$15,497 69

THE PEOPLE'S TRUST COMPANY -- BROOKLYN.
[Examined January 10, 1895.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	.....	.....	.....
United States bonds	5	\$1,500,000 00	117½	\$1,758,750 00	\$841,075 00
Brooklyn city bonds	Var.	948,000 00	Var.	950,070 00	
Town of Gravesend	6	7,589 00	100	7,589 00	
Jersey City bonds	5	150,000 00	110½	165,750 00	
Lake Erie and Western 2d ..	5	22,000 00	103	22,660 00	
Atlantic Ave. R. R. Co. 1st.	5	100,000 00	109	109,000 00	
Iron Car Equipment Trust ..	6	56,000 00	100	56,000 00	
Union Ferry 1st	5	50,000 00	104	52,000 00	
B. and O. Equip. Assn. ctfs.	5	155,000 00	100	155,000 00	
Brooklyn. Rockaway Beach 1st	6	145,000 00	110	159,500 00	
American Steel Barge bonds ..	5	100,000 00	80	80,000 00	
Sea Side and Brooklyn Bridge 1st bonds.	5	80,000 00	74	22,200 00	
Penn City Development Co. ....	.....	1,485 60	100	1,485 60	
Brooklyn City R. R. stock, 9,100 shares.	.....	91,000 00	168	152,880 00	
Brooklyn Art Assn. stock, 94 shares	.....	28,500 00	Cost.	32,225 00	
Long Island Traction Co. stock, 3,350 shares.	.....	885,000 00	12	40,200 00	
E. W. Bliss Co. com. limited stock, 320 shares.	.....	16,000 00	100	16,000 00	
Lewis Fowler girder rail stock, 290 shares.	.....	29,000 00	100	29,000 00	
United States Projectile Co. stock, 26 shares	.....	2,600 00	100	2,600 00	
Long Island Traction coll. trust notes.	6	268,428 66	85	228,914 86	4,086,828 96
Loans on collaterals .....	.....	.....	.....	.....	2,867,149 41
Bills purchased .....	.....	.....	.....	\$178,385 49	
Bills purchased under collection .....	.....	.....	.....	29,669 42	
Cash on hand .....	.....	.....	.....	.....	208,054 91
Cash deposited .....	.....	.....	.....	.....	168,979 88
Real estate	Cost.	.....	.....	.....	1,070,667 91
					60,000 00

Supreme Court judgt. against trustees Brooklyn bridge .....	.....	.....	.....	.....	160,331 17
Interest accrued .....	.....	.....	.....	.....	51,432 42

\$8,978,797 16

LIABILITIES.

Capital .....	.....	.....	.....	.....	\$1,000,000 00
Due depositors .....	.....	.....	.....	.....	6,144,675 76
Due banks (deposits) .....	.....	.....	.....	.....	627,705 27
Certified checks .....	.....	.....	.....	.....	74,852 34
Court and trust funds .....	.....	.....	.....	.....	123,198 79
Dividends unpaid .....	.....	.....	.....	.....	30 00
Interest accrued .....	.....	.....	.....	.....	18,970 21
Interest unearned on bills purchased	1,200 00
					7,990,632 37
Surplus	\$983,164 79

REAL ESTATE TRUST COMPANY — NEW YORK CITY.

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REPORT ON TRUST COMPANIES.

[Examined December 12, 1894.]

ASSETS.	Rate of Int. or Div.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	.....	....	.....	\$29,000 00
United States bonds	Var.	\$260,000 00	Var.	\$292,680 00	
New York city bonds	8	500,000 00	101½	507,500 00	
General electric bonds	5	21,000 00	90	18,900 00	
People's Gas-Light and Coke of Chicago second	6	20,000 00	108	20,600 00	
Minneapolis and St. Louis first	7	8,000 00	110	8,800 00	
Chicago, Milwaukee and St. Paul general	4	2,000 00	92	1,840 00	
Union Pacific collateral trust notes	6	20,000 00	90	18,000 00	
St. Louis, Iron Mountain and Southern ex	5	10,000 00	102	10,200 00	
St. Louis, Iron Mountain and Arkansas br.	7	25,000 00	100	25,000 00	
Philadelphia and Reading general	4	25,000 00	76	19,000 00	
Northern Pacific (Pend D'Orville)	6	4,000 00	100	4,000 00	
Northern Pacific (Mo. Div.)	6	8,000 00	100	8,000 00	
Toledo, Peoria and Western	4	25,000 00	85	21,250 00	
Central Railroad of Georgia tr. receipts	7	20,000 00	120	24,000 00	
Atlantic Mutual Ins. scrip	6	21,550 00	105	22,627 50	
Toledo, Peoria and Western fund scrip .....	...	1,125 00	85	956 25	
International and Great Northern scrip .....	....	16,647 88	100	16,647 88	1,009,501 58
Time loans .....	....	.....	..	.....	1,066,100 00
Demand loans .....	....	.....	....	.....	841,140 00
Bills receivable .....	....	.....	....	.....	24,560 89
Coupons .....	....	.....	....	.....	1,095 00
Cash on hand .....	....	.....	....	.....	4,879 60
Due from Bank of New York .....	....	.....	....	.....	78,616 99
Interest accrued .....	....	.....	....	.....	17,541 95
					\$3,071,986 01

ROCHESTER TRUST AND SAFE DEPOSIT COMPANY.

[Examined December 11, 1894.]

ASSETS.	Part to Bk of	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	\$598,810 08
United States bonds	5	\$194,650 00	119	\$231,638 50	
Rochester City and Brighton railroad bonds	6	140,000 00	Var.	164,406 67	
City of Rochester additional water-works bonds	Var.	206,000 00	Var.	212,639 17	
Chicago, Burlington and Quincy railroad bonds	5	16,000 00	Var.	16,275 00	
New York, Lake Erie and Western railway trust receipts for mort. bonds . . . . .	....	10,000 00	67	6,700 00
Chicago and Northwestern Railway Co	5	10,000 00	107	10,700 00	
West Shore Railroad Co. guaranteed mortgage bonds	4	25,000 00	108	26,500 00	
Chicago, St. Paul, Minn. and Omaha bonds	6	10,000 00	127	12,700 00	
Chicago, Rock Island and Pacific first extension coll. bonds	5	10,000 00	104	10,400 00	
Western Union Telegraph Co. coll. trust bonds	5	25,000 00	109	27,250 00	
Franklin county, O., East Broad street, Columbia street imp.	6	30,000 00	*100	30,805 00	
Bausch and Lomb Optical Co., Rochester, first bonds	5	10,000 00	*100	10,098 61	
Brush Electric Light Co., Rochester, first and second bonds	7	51,000 00	*100	51,752 50	
Town of Seneca, Ontario county, N. Y., R. R. bond	7	8,500 00	*100	8,548 82	
Ontario and Webster joint school district No. 80 bond	6	200 00	100	250 00	
Town of Penfield certificate of indebtedness	6	1,950 00	*100	2,121 27	
The Edison Electric Illuminating Co. of Rochester first mtge. bonds	6	18,700 00	*100	19,201 76	
Bank of America, New York, 87 shares	8	3,700 00	205	7,585 00	
National City Bank, New York, 7 shares	15	700 00	425	2,975 00	
Bank of Commerce, New York, 50 shares	8	5,000 00	182	9,100 00	
American Exchange National Bank, New York, 100 shares	7	10,000 00	154	15,400 00	
Canada Southern Railway Co., 100 shares	8	20,000 00	50+	10,100 00	
Chicago and Northwestern Railway Co., 100 shares	6	10,000 00	100	10,000 00	
Chicago and Alton Railroad Co., 115 shares	8	11,500 00	140	16,100 00	
Western Union Telegraph Co., 100 shares	5	10,000 00	88	8,800 00	
Demand loans	906,041 82
Rochester city warrants	1,926,668 16
	110,248 53

Due from banks and bankers .....	.....	.....	.....	.....	421,748 48
Cash .....	.....	.....	.....	.....	54,882 76
Exchange .....	.....	.....	.....	.....	8,295 61
Cash items.....	.....	156 67	.....	\$5,667 00	56 67
Banking house and lot .....	.....	160,116 00	.....	150,000 00	150,000 00
Interest accrued ... ..	.....	.....	.....	.....	59,860 94
LIABILITIES.					\$4,225,627 99
Capital .....	.....	.....	.....	\$200,000 00	
Due depositors .....	.....	.....	.....	8,699,819 30	
Due American Exchange National Bank .....	.....	.....	.....	1,916 18	
Interest and salaries accrued .....	.....	.....	.....	52,870 68	
					8,954,106 11
Surplus.....	.....	.....	.....	.....	\$271,521 88

* And interest.

SECURITY TRUST COMPANY OF ROCHESTER.

[Examined December 8, 1894.]

ASSETS.	Rate of Interest	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	Var.	.....	100	.....	\$239,075 00
Rochester city bonds.....	8½	\$50,000 00 }	& int.	\$50,617 36	
Rochester R. R. Co. first mortgage coupon bonds.....	5	2,000 00	100	2,000 00	
Rochester R. R. Co. second mortgage coupon bonds.....	5	10,000 00	80	8,000 00	
Rochester Brush Electric-Light Company second mortgage coupon bonds.....	7	500 00	100	500 00	
Rochester Riverside Cemetery Association certificate of indebtedness ..	6	15,000 00 }	Par. & int.	15,392 50	
Demand loans .....	...	.....	...	\$446,285 00	76,509 86
Time loans.....	...	.....	...	.....	441,785 00
Bills purchased .....	...	.....	...	.....	46,921 70
Real estate.....	...	.....	...	.....	2,877 97
Due from banks and bankers .....	...	.....	...	.....	100,000 00
Cash.....	...	.....	...	.....	167,093 84
Exchanges.....	...	.....	...	.....	16,278 40
Furniture and fixtures, including safe department vaults .....	...	.....	...	17,683 59	2,285 05
Interest accrued.....	...	.....	...	.....	9,000 00
				.....	14,803 01
					\$1,106,129 33
LIABILITIES.					
Capital .....	...	.....	...	\$200,000 00	
Due depositors.....	...	.....	...	763,874 90	
Dividends unpaid .....	...	.....	...	78 00	
Over cash.....	...	.....	...	29 74	
Interest accrued. ....	...	.....	...	11,447 90	
Salaries and rent accrued.....	...	.....	...	118 00	
					975,048 54
Surplus .....	...	.....	...	.....	\$181,085 79

THE STATE TRUST COMPANY — NEW YORK CITY.

[Examined November 30, 1894.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	4½	.....	...	.....	\$21,261 77
United States bonds.....	3	\$450,000 00	100	\$450,000 00	
Atchison, Topeka and Santa Fe.....	4 & 5	261,650 00	Var.	810,363 50	
Chicago, Rock Island and Pacific.....	4	50,000 00	64	32,000 00	
Chicago and Eastern Illinois.	5	50,000 00	104	52,000 00	
C., C., C. and St. Louis (St. Louis Division).....	5	48,000 00	98	42,140 00	
Chicago and Northern Pacific receiver's certificates.....	4	50,000 00	91	45,500 00	
Northern Pacific Terminal Co.....	6	50,000 00	100	50,000 00	
New York, Lake Erie and Western Terminal Co.....	6	50,000 00	97	48,500 00	
Rio Grande and Western.....	4	100,000 00	105	105,000 00	
Seattle, Lake Shore and Eastern receiver's certificates	4	144,000 00	70	100,800 00	
Toledo, Cincinnati and St. Louis receiver's certificates.....	6	50,000 00	46	23,000 00	
United Electric Securities Co	6	52,247 80	...	52,247 80	
New York city	5	25,000 00	95	23,750 00	
Brooklyn city	3	641,455 58	101½	651,077 41	
C., C., C. and St. Louis preferred, 100 shares.....	...	10,000 00	86	8,600 00	
C., C., C. and St. Louis common, 100 shares .....	...	10,000 00	87	8,700 00	
Maryland Trust Co., 125 shares .....	...	12,500 00	105	18,125 00	
Real Estate Exchange and Auction, 10 shares .....	...	1,000 00	85	850 00	
Western Union Telegraph, 220 shares .....	...	22,000 00	87	19,140 00	
Time loans .....	...	.....	...	.....	2,081,793 21
Call loans.....	...	.....	...	.....	2,588,523 90
Bills purchased .....	...	.....	...	.....	1,163,622 56
Real estate, Massachusetts .....	...	.....	...	.....	80,000 00
Due from banks.....	...	.....	...	.....	97,826 32
Cash on hand .....	...	.....	...	.....	1,999,767 86
Interest accrued .....	...	.....	...	.....	11,189 68
					64,900 00
					<u>\$8,008,884 80</u>

THE STATE TRUST COMPANY — (Concluded).

LIABILITIES.	Rate of Interest.	Amount at par.	MARKET VALUES.		Totals.
			Rate.	Amount.	
Capital	\$1,000,000 00	
Due depositors	5,059,498 65	
Due savings banks	1,040,460 01	
Secretary's checks	1,269 44	
Coupon checks	1,286 50	
Dividend checks	8 00	
Certified checks	7,716 23	
Interest accrued	40,601 00	\$7,150,899 82
Surplus	\$858,004 48

TITLE GUARANTEE AND TRUST COMPANY — NEW YORK CITY.

[Examined January 15, 1895.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	.....	...	.....	\$378,289 67
of United States bonds.....	4 & 5	\$1,980,000 00	Var.	\$2,309,550 00	
New York city bonds	3	200,000 00	101½	203,000 00	
Bonds and mortgages, Guarantee Co., 250 shares, \$100 each .....	....	25,000 00	116	29,000 00	
Plant.. .....	....	.....	....	.....	2,541,550 00
Loans on collaterals.....	....	.....	....	.....	450,000 00
Mortgage participation certificates.....	....	.....	....	.....	76,644 98
Outstanding bills for examinations, guaranties, etc.....	....	.....	....	.....	30,000 00
Cash on hand and deposited.....	....	121,207 80	50	.....	60,603 90
Cash advanced to dealers and trusts .....	....	.....	....	.....	116,814 12
Interest accrued .....	....	.....	....	.....	18,363 77
					8,411 26
					\$8,675,627 70
LIABILITIES.					
Capital .....	....	.....	....	\$2,000,000 00	
Due depositors .....	....	.....	....	585,585 55	
Interest and taxes accrued ....	....	.....	....	84,858 58	
Surplus.....	....	.....	....	.....	2,620,444 18
					\$1,055,183 57

TRUST AND DEPOSIT COMPANY OF ONONDAGA — SYRACUSE.

[Examined December 10, 1894.]

ASSETS.	Rate of Interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages.....	5 & 6	\$109,020 06
United States bonds.....	Var.	\$150,000 00	Var.	\$176,500 00	
St. Louis, Iron Mountain and So. Ry. G. Con. Ry. and L. G. bonds.....	5	40,000 00	79	81,600 00	
St. Louis, So. Western Ry. first mortgage gold bonds.....	4	20,000 00	62	12,400 00	
The Kansas City and Pacific R. R. Co. first mortgage bonds.....	4	20,000 00	73	14,600 00	
Atchison, Topeka and Santa Fe R. R. Co. gen'l mort. bonds.....	4	10,000 00	65	6,500 00	
Columbus, Hocking Valley and Tol. Co. 5 per cent. gold bonds.....	5	10,000 00	91	9,100 00	
The Louisville, New Albany and Chicago Ry. Co. first mort. bonds.....	6	20,000 00	Var.	20,500 00	
The Louisville, New Albany and Chi. Ry. Co. first mort. bds. (I. and C. Div.).	6	10,000 00	106	10,600 00	
Chesapeake and Ohio Ry. first consolidated mortgage bonds.....	5	10,000 00	108	10,800 00	
Philadelphia and Reading general mortgage bonds.....	4	20,000 00	75	15,000 00	
Evansville and Indiana R. R. bonds.....	6	20,000 00	Var.	20,400 00	
The Montana Central Ry. Co. first mortgage bonds.....	5	10,000 00	102	10,200 00	
Mo., Kansas and Texas T. mortgage bonds.....	4	10,000 00	81	8,100 00	
Evansville and Richmond R. R. Co. first general mortgage.....	5	10,000 00	80	8,000 00	
The Cairo, Arkansas and Texas R. R. Co. first mortgage bonds.....	7	11,000 00	98	10,780 00	
The Atchison, Colorado and Pacific R. R. Co. first mortgage bonds.....	6	10,000 00	88	8,800 00	
Tenn. Coal Iron and R. R. Co. (Bir., Ala., Div. con.) first mort. bonds.....	6	20,000 00	80	16,000 00	
City of Leadville, Col., funding bond.....	8	1,000 00	P. & I.	1,034 88	
Eagle county, Col., funding bond.....	8	1,000 00	P. & I.	1,034 88	
Syracuse, N. Y., Chilled Plow Co. mortgage bond.....	6	500 00	P. & I.	513 08	
The St. Paul, Minneapolis and Manitoba R. R. stock.....	6	10,000 00	108	10,800 00	
Call loans.....	398,262 84
Bills purchased.....	416,969 19
Time loan.....	\$10,000 00	58,741 67
Real estate.....	5,260 28	4,000 00

Due from banks, bankers and trust companies .....	.....	.....	.....	876,557 53
Cash, \$37,744.38; cash items, \$189.59; total .....	.....	.....	.....	37,933 92
Safes in vault.....	.....	.....	\$1,390 00	
Accrued interest to July 1, 1894, unpaid .....	.....	.....	1,078 88	468 43
Interest accrued.....	.....	.....	.....	22,855 62
				<u>\$1,919,809 26</u>
LIABILITIES.				
Capital .....	.....	.....	\$100,000 00	
Due depositors .....	.....	.....	1,687,541 22	
Interest accrued.....	.....	.....	22,220 00	
Salaries and rent.....	.....	.....	469 44	1,810,230 66
				<u>\$109,578 60</u>
Surplus .....	.....	.....	.....

UNION TRUST COMPANY OF NEW YORK — NEW YORK CITY.
[Examined December 20, 1894.]

ASSETS.	Debit or Credit.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages					
United States bonds	Var.	\$7,850,000 00	Var.	\$8,193,000 00	\$1,670,200 00
New York city bonds	Var.	1,085,000 00	Var.	1,022,050 00	
Hartford town bonds	8	150,000 00	94	141,000 00	
Union Pacific collateral trust notes	6	50,000 00	88	44,000 00	
Union Pacific sinking fund	8	58,000 00	98	56,840 00	
Loans on collateral					9,456,890 00
Bills receivable					15,978,487 90
Real estate (banking house)					100,000 00
United States legal tender notes				Est'd value.	1,900,000 00
Cash in bank					5,500,000 00
Cash on hand					1,124,784 76
Interest and commissions accrued					45,968 88
					240,124 95
					\$36,016,400 99
LIABILITIES.					
Capital				\$1,000,000 00	
Due depositors				29,843,200 81	
Certified checks				19,607 69	
Dividend and coupon checks				28,740 18	
Loan checks				46,400 00	
Interest and expenses accrued				802,869 96	
					81,285,818 14
Surplus.					\$4,781,082 85

UNITED STATES MORTGAGE COMPANY — NEW YORK CITY.

[Examined January 11, 1895.]

EXAMINATIONS.

469

ASSETS.	Rate of Int. or Div.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	.....	....	.....	\$2,380,540 60
United States bonds	5	\$800,000 00	117	\$986,000 00	
New York city bonds	3	600,000 00	103	612,000 00	
Brooklyn city bonds	4	875,000 00	108	945,000 00	
Minneapolis city park bonds .....	....	62,885 00	Cost.	51,702 00	
Minneapolis and St. Louis	5	64,000 00	91	58,240 00	
Brooklyn Heights collateral trust notes .....	..	6,269 77	Cost.	4,018 52	
Atlantic Mutual Insurance Co. scrip .....	....	89,880 00	105	93,849 00	
Loans on collateral .....	....	.....	....	.....	2,700,809 52
Bills purchased .....	....	.....	....	.....	2,720,583 70
Real estate .....	....	.....	....	.....	39,000 00
Nebraska and Washington warrants .....	....	.....	....	.....	62,554 50
Cash deposited .....	....	.....	....	.....	53,276 71
Cash on hand .....	....	.....	....	.....	2,828,903 18
Interest accrued .....	....	.....	....	.....	7,871 53
					69,262 81
					\$10,862,302 05
LIABILITIES.					
Capital .....	....	.....	....	\$2,000,000 00	
Due depositors .....	....	.....	....	5,884,597 77	
Mortgage trust bonds .....	....	.....	....	2,000,000 00	
Certified checks .....	....	.....	....	156,580 67	
Interest accrued .....	....	.....	....	88,102 88	
Surplus .....	....	.....	....	.....	9,579,231 82
					\$788,070 78

UNITED STATES TRUST COMPANY OF NEW YORK — NEW YORK CITY.

[Examined January 8, 1895.]

ASSETS.	Rate or Int. M. %.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	.....	Var.	.....	\$3,108,000 00
United States bonds	4 & 5	\$7,985,000 00	Var.	\$8,991,950 00	
New York city bonds	8 & 8½	2,998,000 00	Var.	8,072,960 00	
New York State Comptroller bonds	8	900,000 00	100	900,000 00	
North Missouri first mortgage bonds	7	218,000 00	101½	221,815 00	
St. Louis, Kansas City and Northern mortgage bonds	7	164,000 00	105	172,200 00	
Society of New York Hospital bonds	Var.	400,000 00	100	400,000 00	
Cleveland, Lorain and Wheeling first mortgage bonds	5	850,000 00	101	853,500 00	
Chicago, Rock Island and Pacific extension and collateral bonds	5	670,000 00	Var.	668,050 00	
Chicago, Milwaukee and St. Paul general mortgage bonds	4	25,000 00	90	22,500 00	15,706,575 00
Ches. and Ohio Pen. M. funding bonds	6	400,000 00	107½	431,500 00	17,997,927 87
Minneapolis and St. Louis first mortgage bonds	7	45,000 00	188	62,100 00	8,052,374 06
Seaboard and Roanoke first mortgage bonds	5	415,000 00	100	415,000 00	1,006,000 00
Loans .....	...	.....	...	.....	2,566,809 24
Bills receivable .....	...	.....	...	.....	247,783 66
Real estate, banking house .....	...	.....	...	.....
Cash deposited .....	...	.....	...	.....
Interest accrued .....	...	.....	...	.....
LIABILITIES.					
Capital .....	...	.....	...	\$2,000,000 00	\$48,674,419 88
Due depositors .....	...	.....	...	86,066,834 00	
Dividend unpaid .....	...	.....	...	820,000 00	
Interest and expense accrued .....	...	.....	...	712,802 38	
Rebate on bills purchased .....	...	.....	...	88,509 23	
Surplus .....	...	.....	...	.....	89,189,145 55
					\$9,492,274 98

WASHINGTON TRUST COMPANY — NEW YORK CITY.

[Examined November 26, 1894.]

EXAMINATIONS.

471

ASSETS.	Rate for interest.	Amount at par.	MARKET VALUE.		Totals.
			Rate.	Amount.	
Bonds and mortgages	Var.	.....	.....	.....	\$86,600 00
United States bonds.....	4 & 5	\$200,000 00	Var.	\$233,000 00	
New York city bonds	2½	500,000 00	95	475,000 00	
General electric coup. bonds	5	25,000 00	90	22,500 00	
International and Great Northern bonds	4½	10,000 00	70	7,000 00	
Memphis and Charleston bonds.....	7	5,000 00	114	5,700 00	
Indianapolis, Dec. and Springfield bonds	7	5,000 00	122	6,100 00	
Chicago and Northern Pacific bonds	5	10,000 00	41	4,100 00	
American cotton oil preferred stock, 500 shares .....	.....	50,000 00	72	36,000 00	
New York Central and Hudson River stock, 800 shares .....	.....	30,000 00	99	29,700 00	
Chicago, Milwaukee and St. Paul preferred stock, 200 shares .....	.....	20,000 00	117	23,400 00	
Loans on collateral.....	.....	.....	.....	.....	842,500 00
Bills purchased .....	.....	.....	.....	.....	2,772,581 25
Cash on hand .....	.....	.....	.....	.....	20,000 00
Cash deposited.....	.....	.....	.....	.....	2,673 64
Interest accrued .....	.....	.....	.....	.....	237,008 87
Less estimated loss on loan .....	.....	.....	.....	.....	55,896 81
					\$4,016,755 57
					11,000 00
					\$4,005,755 57
LIABILITIES.					
Capital .....	.....	.....	.....	\$500,000 00	
Due depositors.....	.....	.....	.....	2,478,845 85	
Due savings banks.....	.....	.....	.....	529,250 50	
Interest accrued.....	.....	.....	.....	24,284 00	
Surplus. ....	.....	.....	.....	.....	8,532,879 85
					\$478,875 72



DETAILED STATEMENT
OF THE CONDITION OF THE
SAFE DEPOSIT AND STORAGE COMPANIES IN THIS STATE
ON THE
FIRST DAY OF JANUARY, 1895,

As compiled from their reports to the Superintendent of Banks.

ALBANY SAFE DEPOSIT AND STORAGE COMPANY, ALBANY.

[Malden Lane and Lodge street; incorporated 1883.]

DANIEL LEONARD, *President.*

EDGAR C. LEONARD, *Treasurer.*

DIRECTORS.

**DANIEL LEONARD,
F. E. GRISWOLD,**

D. A. THOMPSON,

**I. D. F. LANSING,
EDGAR C. LEONARD.**

FINANCIAL.

RESOURCES.

Real estate	\$51,550 79
Vaults and safes.....	30,888 45
Furniture and fixtures.....	5,878 82
Cash on deposit with banks or other moneyed institutions.....	1,810 60
Cash on hand.....	84 22
Safe rentals due and accrued	210 00
Silver storage due and accrued.....	407 75
Warehouse storage due and accrued	295 88
Amount of assets not included under any of the above heads, viz.:	
Fur storage	\$309 50
Safe deposit	14 00
	<hr/>
	828 50
	<hr/>
	\$91,449 46
	<hr/> <hr/>

LIABILITIES.

Capital stock paid in, in cash	\$90,000 00
Excess of assets over liabilities.	1,449 46
	<hr/>
	\$91,449 46
	<hr/> <hr/>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions, January 1, 1894, before transactions of the day	\$2,501 16
From rent of safes.....	4,401 50
From storage of valuables, the safety of which is guaranteed by the company	2,029 40
From silver storage.....	1,922 99
From warehouse storage.....	1,298 04
From interest on loans, deposits and investments	82 25
From all other sources, viz.:	
Sale of key tags.....	\$2 00
Sale of 66 safe boxes	150 00
	<hr/>
	152 00
	<hr/>
	\$12,887 84
	<hr/> <hr/>

PAYMENTS.		
For dividends to shareholders		\$2,700 00
For expenses, viz.:		
Salaries.....	\$3,372 33	
Taxes.....	1,421 53	
Other expenses	1,182 74	
		5,926 60
Other payments, viz.:		
Advertising.....	\$401 96	
Fixture account.....	1,342 50	
Accounts.....	113 96	
Rebates	7 50	
		1,865 92
Cash on hand and in banks or other moneyed institutions; December 31, 1894, after transactions of the day.....		1,894 82
		\$12,387 34

AMERICAN SAFE DEPOSIT COMPANY, NEW YORKCITY.

[501 Fifth avenue, corner Forty-second street; incorporated 1882.]

CHARLES F. COX, *President.*

RUSSELL RAYMOND, *Treasurer.*

TRUSTEES.

WILLIAM K. VANDERBILT,
E. V. W. ROSSITER,
ALFRED SKITT,
AUGUSTUS D. SHEPPARD,

CHAUNCEY M. DEPEW,
JOHN B. DUTCHER,
JOHN CARSTENSEN,
WILLIAM H. PAULDING,
RUSSELL RAYMOND.

CHARLES F. COX,
E. H. GOODWIN,
ALLYN COX,
GEORGE S. PRINCE,

FINANCIAL.

RESOURCES.

Real estate	\$318,139 77
Vaults and safes.....	49,356 44
Furniture and fixtures.....	24,958 49
Cash on deposit with banks or other moneyed institutions.....	848 64
Cash on hand (contingent fund).....	100 00
Safe rentals due and accrued.....	1,295 00
Silver storage due and accrued.....	1,763 00
Tin boxes on hand.....	833 80
Amount of assets not included under any of the above heads, viz.:	
Accrued rents of apartments	\$3,450 00
Petty advances.....	8 15
	8 458 15
	\$400,753 29

LIABILITIES.

Capital stock paid in, in cash	\$300,000 00
Bonds of the company outstanding, secured by mortgage	100,000 00
Interest due and accrued.....	250 00
Expenses incurred but unpaid.....	463 29
Other liabilities not included under any of the above heads, viz.: Prepaid rent (new account)	40 00
Surplus	\$400,753 29

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions, January 1, 1894, before transactions of the day	\$2,725 44
From rent of that portion of the building not occupied by the company.....	19,285 07
From rent of safes.....	12,617 52
From storage of valuables, the safety of which is guaranteed by the company, and from silver storage	4,072 84
From all other sources, viz.: Commissions, etc	18 76
	<hr/>
	\$38,719 18
	<hr/> <hr/>

PAYMENTS.

For interest on bonds, loans and mortgages.....	\$6,000 00
For dividends to shareholders.....	9,000 00
For expenses, viz.:	
Salaries.....	\$8,787 49
Taxes and repairs on building and machinery.....	5,456 83
Current buliding expenses.....	6,725 12
Current expenses of safe deposit department	1,776 48
	<hr/>
	22,745 87
Other payments, viz.:	
Contingent fund.....	\$100 00
Petty advances.....	8 15
Tin boxes.....	17 25
	<hr/>
	125 40
Cash on hand and in banks or other moneyed institutions, December 31, 1894, after transactions of the day.....	848 86
	<hr/>
	\$38,719 18
	<hr/> <hr/>

BANKERS' SAFE DEPOSIT COMPANY, NEW YORK CITY.

[4 Wall street; incorporated 1880.]

H. C. FAHNESTOCK, *President.*

E. H. SCHLEY, *Secretary.*

TRUSTEES.

H. C. FAHNESTOCK,
F. F. THOMPSON,

GEORGE F. BAKER,

J. A. GARLAND,
FISHER A. BAKER.

FINANCIAL.

RESOURCES.

Stock investments, viz.:

<i>Stocks and bonds.</i>	Cost.	Estimated market value.	
Iron Steamboat Co., 13,500 shares.....	\$11,896 88	\$11,896 88	
National Water-Works Co., 10,000 shares.....	9,519 44	10,000 00	
Missouri, Kansas and Texas, 5,000 shares	3,981 25	4,000 00	
American Cotton Oil Co., pfd., 200 shares	13,625 00	14,000 00	
Southern Railway Co., 10,000 shares.....	25,905 04	18,850 00	{
Southern Railway Co., pfd., 250 shares.....			
	<hr/>	<hr/>	
	\$74,927 61	\$58,246 88	
	<hr/> <hr/>	<hr/> <hr/>	
		\$58,246 88	
Vaults and safes, cost, \$69,872.14; estimated present value		59,872 14	
Furniture and fixtures, cost, \$500; estimated present value....		800 00	
Cash on deposit with banks or other moneyed institutions.....		5,250 75	
		<hr/>	
		\$128,669 77	
		<hr/> <hr/>	

LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
Excess of assets over liabilities.....	23,669 77
	<u>\$123,669 77</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions, January 1, 1894, before transactions of the day.....	\$8,730 48
From rent of safes.....	29,372 76
From interest on loans, deposits and investments.....	2,710 00
	<u>\$40,813 24</u>

PAYMENTS.

For dividends to shareholders.....	\$8,000 00
For expenses, viz.:	
Salaries.....	\$7,290 46
Taxes.....	1,863 26
Rent of building.....	2,400 00
Other expenses.....	1,913 73
	<u>13,467 45</u>
Other payments, viz.:	
Purchase 200 shares Am. Cotton Oil pfd. stock.....	\$13,635 00
Changing \$7,000 R. T. Co. bonds for \$10,000 So Ry. Co. bonds and 250 shares Southern Ry. Co. pfd. stock, difference paid.....	470 04
	<u>14,095 04</u>
Cash on hand and in banks or other moneyed institutions, December 31. 1894, after transactions of the day.	5,250 75
	<u>\$40,813 24</u>

BINGHAMTON SAFE DEPOSIT COMPANY.

F. T. NEWELL, *President.*JOHN MANIER, *Treasurer.*

[51 Washington street; incorporated 1889.]

TRUSTEES.

F. T. NEWELL.
CYRUS S. CLAPP,JOHN MANIER,
S. C. MILLARD,W. S. WEED,
GEO. F. O'NEIL.

FINANCIAL.

RESOURCES.

Vaults and safes, cost, \$7,684.65; estimated present value.....	\$7,684 65
Cash on deposit with banks or other moneyed institutions.....	4,695 87
	<u>\$12,880 52</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$10,000 00
Excess of assets over liabilities.....	2,880 52
	<u>\$12,880 52</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions, January 1, 1894, before transactions of the day	\$4,129 84
From rent of safes.....	596 58
	<u>\$4,725 87</u>

PAYMENTS.

Other expenses, banking department.....	\$30 00
Cash on hand and in banks or other moneyed institutions, December 31, 1894, after transactions of the day	4,695 87
	<u>\$4,725 87</u>

BROOKLYN CITY SAFE DEPOSIT COMPANY.

[177 and 179 Montague street; incorporated 1872.]

HENRY N. BRUSH, *President.* THOMAS E. OLARK, *Secretary.*

DIRECTORS.

HENRY N. BRUSH, JACOB COLE, DANIEL F. FERNALD,	GEORGE W. WHITE, ISAAC CARHART, JUDAH B. VOORHEES, GEORGE W. CHAUNCEY.	WILLIAM MARSHAL, MICHAEL CHAUNCEY, CHARLES T. CATLIN,
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FINANCIAL.

RESOURCES.

Real estate, cost, \$179,953; estimated present value	\$210,000 00
Safes and fixtures, cost, \$15,708.70; estimated present value...	15,671 58
Cash on deposit with banks or other moneyed institutions	2,780 10
Cash on hand	81 08
Safe rentals due and accrued.....	1,885 42
Silver storage due and accrued.....	675 45
Amount of assets not included under any of the above heads, viz.: Rents due and accrued on building	2,548 86
	<u>\$238,642 39</u>

LIABILITIES.

Capital stock paid in, in cash ...	\$100,000 00
Loans secured by bond and mortgage	55,000 00
Other liabilities not included under any of the above heads, viz.: Unearned premiums (partly estimated)	8,000 00
Excess of assets over liabilities.....	70,642 39
	<u>\$233,642 39</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions, January 1, 1894, before transactions of the day.....	\$2,071 94
From rent of that portion of the building not occupied by the company	11,501 33
From rent of safes.....	16,682 28
From storage of valuables, the safety of which is guaranteed by the company	8,882 17
From all other sources.....	87 25
	<u>\$34,124 92</u>

PAYMENTS.		
For interest on bonds, loans and mortgages, Brooklyn Savings Bank		\$2,200 00
For dividends to shareholders.....		12,000 00
For expenses, viz.:		
Salaries	\$9,947 67	
Taxes and repairs on building	4,337 56	
Other expenses	2,767 31	
		17,052 54
Other payments, viz.:		
Saves, returned premium	\$1 50	
Deposits, returned premium.....	9 75	
		11 25
Cash on hand and in banks or other moneyed institutions, December 31, 1894, after transactions of the day.....		2,861 13
		<u>\$34,124 92</u>

CENTRAL PARK SAFE DEPOSIT COMPANY.

[175 West Fifty-eighth street ; incorporated 1891.]

J. J. McCOMB, <i>President.</i>	JOHN B. McCOMB, <i>Treasurer.</i>
DIRECTORS.	
JAMES JENNINGS McCOMB, HORACE E. GARTH, THOMAS H. HUBBARD, JAMES M. VARNUM,	WILLIAM BARBOUR, ALMON GOODWIN, H. M. ANTHONY, J. SCOTT McCOMB, DAVID J. McCOMB.
	WELCOME G. HITCHCOCK, H. C. COPELAND, SAMUEL W. MILBANK, FRANK M. DAVIS,

FINANCIAL.			
RESOURCES.			
Stock investments, viz.:			
Stocks and bonds.	Cost.	Par value.	Estimated market value.
Manhattan Elevated, 200 shares, 6 per cent.....	\$24,000 00	\$20,000 00	\$20,900 00
New York Central and Hudson R. R. R., 400 shares, 5 per ct...	39,500 00	40,000 00	39,500 00
Title Guarantee and Trust Co., 175 shares, 6 per cent....	28,000 00	17,500 00	30,625 00
Dobbs Ferry Bank, 90 shares, 5 per cent	9,000 00	9,000 00	9,450 00
	<u>\$100,500 00</u>	<u>\$86,500 00</u>	<u>\$100,475 00</u>
Cash on deposit with banks or other moneyed institutions.....			\$100,475 00
Cash on hand.....			706 51
Safe rentals due and accrued.....			6 00
Silver storage due and accrued.....			762 48
Warehouse storage due and accrued.....			
Amount of assets not included under any of the above heads, viz.: Accounts due from J. J. McComb.....			2,400 00
			<u>\$104,851 99</u>
LIABILITIES.			
Capital stock paid in, in cash			\$100,000 00
Expenses incurred but unpaid.....			157 88
Other liabilities not included under any of the above heads, viz.: Rents due.....			3,150 00
Excess of assets over liabilities			1,044 11
			<u>\$104,851 99</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions January 1, 1894, before transactions of the day	\$250 43
From rent of safes.....	1,598 25
From storage of valuables, the safety of which is guaranteed by the company.....	999 95
From silver storage.....	
From warehouse storage.....	
From interest on loans, deposits and investments.....	4,200 00
From all other sources, viz.: Damage done to silver cabinet..	2 50
	<hr/> \$7,046 18 <hr/> <hr/>

PAYMENTS.

For expenses, viz.: Salaries and other expenses.....	\$3,981 62
Other payments, viz.: Deposit with J. J. McComb.....	2,400 00
Cash on hand and in banks or other moneyed institutions, December 31, 1894, after transactions of the day	714 51
	<hr/> \$7,046 18 <hr/> <hr/>

CENTRAL SAFE DEPOSIT COMPANY.

[3 East Fourteenth street; incorporated 1873.]

REMINGTON VERNAM, *President.*EBENEZER DIMON, *Treasurer.*

DIRECTORS.

REMINGTON VERNAM,
CLARENCE C. VERNAM,
GEORGE VAN VLETT,JOHN H. HERRICK,
E. W. PERRY,
S. D. JACKSON,GEORGE WILCOX,
E. DIMON,
D. E. THORNTON.

FINANCIAL.

RESOURCES.

Real estate, cost, \$181,400; estimated present value.....	\$200,000 00
Vaults and safes, cost, \$90,994.83; estimated present value....	78,994 83
Furniture and fixtures, cost, \$21,912.88; estimated present value	5,000 00
Loans on collaterals and personal securities.....	240 00
Cash on hand.....	1 00
Safe rentals due and accrued.....	1,000 00
Silver and warehouse storage due and accrued.....	6,000 00
Tin boxes on hand, \$2,830.43; brass boxes, \$106.13; total.....	2,936 56
Amount of assets not included under any of the above heads, viz.:	
Due from sundry persons.....	\$11,436 75
Due from drayage.....	123 05
W. J. Worrell, trustee, unsold bonds.....	16,000 00
	<hr/> 27,559 80 <hr/> <hr/>
	<hr/> \$316,732 19 <hr/> <hr/>

LIABILITIES.

Capital stock paid in, in cash		\$50,000 00
Bonds of the company outstanding		205,000 00
Other loans		12,500 00
Expenses incurred but unpaid		394 39
Other liabilities not included under either of the above heads, viz.:		
Taxes accrued, about	\$5,000 00	
Ground rent, about	6,800 00	
Bills payable	1,000 00	
Due sundry persons	1,095 97	
Interest and discount	4,771 26	
Fourteenth Street Bank	5,729 17	
		24,036 40
Excess of assets over liabilities		24,801 40
		<u>\$316,732 19</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions, January 1, 1894, before transactions of the day		\$1,260 11
From rent of that portion of the building not occupied by the company		16,235 53
From rent of safes		8,265 43
From silver and warehouse storage		3,993 60
From sale of tin boxes for safes		5 50
From interest on loans, deposits and investments		8 25
From all other sources, viz.:		
Drayage	\$ 92 20	
Sundry persons	8,471 12	
Fourteenth Street Bank	6,250 00	
Loans	20 00	
Expenses	53 90	
		15,228 28
		<u>\$44,991 70</u>

PAYMENTS.

For loans repaid		\$250 00
For interest on bonds, loans and mortgages		6,645 12
For expenses, viz.:		
Salaries	\$6,261 61	
Taxes and repairs on building	15 00	
		6,276 61
Other payments, viz.:		
Coal, gas, telephone service, advertising, drayage, etc	\$1,932 92	
Sundry persons	18,343 92	
Bills payable	7,929 13	
		31,215 97
Cash on hand and in banks or other moneyed institutions, December 31, 1894, after transactions of the day		1 00
		<u>\$44,991 70</u>

FIFTH AVENUE SAFE DEPOSIT COMPANY.

[190 Fifth Avenue; incorporated, 1886.]

WILLIAM C. BREWSTER, *President.*

CHARLES B. FOSDICK, *Treasurer.*

TRUSTEES.

HENRY A. HURLBUT,
ALFRED B. DARLING,
JOHN L. RIKER,
WILLIAM C. BREWSTER,

CHARLES B. FOSDICK,
GEORGE SHERMAN,
GEORGE W. CARLETON,
AUGUSTUS C. DOWNING,
WM. P. ENO.

WILLIAM P. ST. JOHN,
WM. R. BOWNE,
DANIEL C. SILLECK,
JOHN W. AITKEN,

FINANCIAL.

RESOURCES.

Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>
110 shares N. Y., Lack. and West. R. R. Co. 5 per cent.	\$12,928 75	\$11,000 00	\$12,670 00
100 shares R., W. and O. R. R. Co. 5 per cent.	11,668 50	10,000 00	11,550 00
100 shares Consolidated Gas Co. of New York 8 per cent.	12,637 50	10,000 00	13,000 00
100 shares Lake Shore and Mich. Southern R. R. Co. 6 per cent.,	13,462 50	10,000 00	13,400 00
	<u>\$50,691 25</u>	<u>\$41,000 00</u>	<u>\$50,820 00</u>

Vaults and safes. }		\$50,691 25
Furniture and fixtures, }		50,000 00
Cash on hand.		5,280 46
Tin boxes on hand.		957 60
		<u>\$106,929 81</u>

LIABILITIES.

Capital stock paid in, in cash.	\$100,000 00
Other liabilities not included under any of the above heads, viz.:	
Unpaid dividends, payable January 2, 1895	\$3,000 00
Rent accrued, November and December, 1894.	888 84
	<u>3,888 84</u>
Excess of assets over liabilities.	8,095 97
	<u>\$106,929 81</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions, January 1, 1894. before transactions of the day	\$58,888 94
From rent of safes.	18,651 42
From interest on loans, deposits and investments	2,858 75
From bonds sold, par value, \$49,000; amount received therefor,	50,170 00
From all other sources, viz.: Opening safes, payments for keys,	84 00
	<u>\$125,098 11</u>

PAYMENTS.

For dividends to shareholders	\$6,000 00
For expenses, viz.:	
Salaries.....	\$4,160 00
Taxes, State, \$150; city, \$1,509.11	1,719 11
Rent of building, \$5,000; share of taxes, \$894.45	5,894 45
Other expenses.....	1,182 84
	<u>12,956 40</u>
Other payments, viz.:	
Bonds purchased....	\$50,170 00
Stocks purchased.....	50,691 25
	<u>100,861 25</u>
Cash on hand and in banks or other moneyed institutions, December 31, 1894, after transactions of the day	5,280 46
	<u><u>\$125,098 11</u></u>

FRANKLIN SAFE DEPOSIT COMPANY.

[164 and 166 Montague street; incorporated 1891.]

GEORGE H. SOUTHARD, *President.* JAMES R. COWING, *Treasurer*

TRUSTEES.

ALEXANDER E. ORR, DARWIN R. JAMES, JOHN B. WOODWARD, CROWELL HADDEN,	WHITMAN W. KENYON, ETHAN ALLEN DOTY, WM. H. WALLACE, MARTIN JOOST, GEORGE M. COIT.	GEORGE H. SOUTHARD, EDWIN PACKARD, GEORGE M. OLCOTT, FELIX CAMPBELL,
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FINANCIAL.

RESOURCES.

Stock investments, viz.:				
<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
L. Shore and Mich. So. Ry. 7s..	\$24,450 00	\$20,000 00	\$24,600 00	
Wash. water power 1st mtge. 6s.	2,000 00	2,000 00	2,000 00	
Edison Elec. Illum. Co. 6s	7,800 00	8,000 00	8,000 00	
Hecker, Jones, Jewell Milling Co. 1st mtge.	10,300 00	10,000 00	10,700 00	
Hecker, Jones, Jewell Milling Co. preferred stock.....	2,880 00	3,000 00	2,880 00	
	<u>\$47,430 00</u>	<u>\$43,000 00</u>	<u>\$48,180 00</u>	\$48,180 00
Vaults and safes, cost, \$49,554.82; estimated present value ...				49,554 82
Furniture and fixtures, cost, \$3,492.52; estimated present value,				3,492 52
Cash on deposit with banks or other moneyed institutions.....				445 58
				<u><u>\$101,672 43</u></u>

LIABILITIES.

Capital stock paid in, in cash	\$100,000 00
Excess of assets over liabilities.....	1,672 43
	<u><u>\$101,672 43</u></u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions, January 1, 1894, before transactions of the day	\$6,271 18
From rent of safes.....	8,802 85
From storage of valuables, the safety of which is guaranteed by the company	1,715 55
From warehouse storage	50 50
From interest on loans, deposits and investments.....	2,848 69
From stocks sold, par value, \$42,000; amount received therefor,	47,880 00
	<u>\$67,068 72</u>

PAYMENTS.

For expenses, viz.:	
Salaries.....	\$3,975 25
Rent of building from May 31, 1893.....	10,756 59
Other expenses.....	2,025 14
	<u>\$16,756 98</u>
Other payments, viz.:	
Vaults	\$781 50
Furniture and fixtures	904 66
Stocks bought, par value, \$43,000; amount paid therefor...	48,180 00
	<u>49,866 16</u>
Cash on hand and in banks or other moneyed institutions, December 31, 1894, after transactions of the day.....	445 58
	<u>\$67,068 72</u>

GARFIELD SAFE DEPOSIT COMPANY, NEW YORK CITY.

[75 and 77 West Twenty-third street; incorporated 1888.]

JAMES McCUTCHEON, *President.* H. H. BROCKWAY, *Treasurer.*

TRUSTEES.

BENJAMIN ALTMAN, H. H. BROCKWAY, ADOLPHO H. FISCHER, HIRAM HITCHCOCK,	L. A. BEVIN, ROBERT DUNLAP, W. H. GELSHKREN, FRANK R. LAWRENCE, JAMES F. SUTTON.	JAMES H. BRESLIN, SILAS B. DUTCHER, EDWARD HOLBROOK, JAMES McCUTCHEON,
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FINANCIAL.

RESOURCES.

Real estate, cost, \$63,776.95; estimated present value.....	\$63,776 95
Vaults and safes, cost, \$84,445.48; estimated present value	84,445 48
Furniture and fixtures, cost, \$9,485.07; estimated present value	9,485 07
Cash on deposit with banks or other moneyed institutions	9,764 86
Cash on hand	56 47
Safe rentals due and accrued	3,174 50
Silver storage due and accrued.....	3,751 60
Warehouse storage due and accrued.....	2,582 45
Amount of assets not included under any of the above heads, viz.: Rent accrued	1,388 88
	<u>\$178,870 66</u>

LIABILITIES.

Capital stock paid in, in cash	\$150,000 00
Expenses incurred but unpaid	2,560 50
Other liabilities not included under any of the above heads, viz.:	
Taxes accrued	\$400 00
Salaries accrued	50 00
	<u>450 00</u>
Excess of assets over liabilities.....	25,860 16
	<u>\$178,870 66</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions, January 1, 1894, before transactions of the day	\$28,639 95
For rent of that portion of the building not occupied by the company.....	8,000 00
From rent of safes	21,126 10
From storage of valuables, the safety of which is guaranteed by the company.....	9,840 34
From silver storage.....	
From warehouse storage.	
From sale of tin boxes for safes	3 00
From all other sources, viz.: Sundries.....	158 80
	<hr/>
	\$67,768 19
	<hr/> <hr/>

PAYMENTS.

For expenses, viz.:	
Salaries	\$7,313 00
Taxes and repairs on building	1,952 23
Rent of building	21,000 00
Other expenses.....	4,244 13
	<hr/>
	\$34,509 36
Other payments, viz.: Returned to stockholders for moneys advanced	23,487 50
Cash on hand and in banks or other moneyed institutions, December 31, 1894, after transactions of the day.....	9,821 33
	<hr/>
	\$67,768 19
	<hr/> <hr/>

LINCOLN SAFE DEPOSIT COMPANY, NEW YORK CITY.

[32-42 East Forty-second street; incorporated 1881.]

THOMAS L. JAMES, *President.* JOHN R. VAN WORMER, *Treasurer.*

TRUSTEES.

THOMAS L. JAMES, NOAH DAVIS, WM. SEWARD WEBB, HARVEY P. FARRINGTON,	ALFRED VAN SANTVOORD, MATTHEW C. D. BORDEN, H. WALTER WEBB,	WM. R. GRACE, FREDERICK W. VANDERBILT, SAMUEL BARTON, PERCIVAL KÜHNE.
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FINANCIAL.

RESOURCES.

Real estate, cost, \$1,512,097.51; estimated present value ...	\$1,512,097 51
Vaults and safes, cost, \$75,261.64; estimated present value ...	75,261 64
Furniture and fixtures, cost, \$4,500; estimated present value ..	3,600 00
Loans on collaterals and personal securities.....	85,000 00
Cash on deposit with banks or other moneyed institutions	12,823 73
Safe rentals due and accrued.....	5,896 60
Silver storage due and accrued.....	5,520 84
Warehouse storage due and accrued	60,809 23
Amount of assets not included under any of the above heads, viz.:	
Supplies on hand in warehouse department	\$3,110 11
Supplies on hand in vault department	300 00
	<hr/>
	3,410 11
Amount due from customers' account, advance charges.....	2,048 25
Uncollected interest on loan.....	1,427 12
	<hr/>
	\$1,767,898 03
	<hr/> <hr/>

LIABILITIES.

Capital stock paid in, in cash	\$1,000,000 00
Loans secured by bond and mortgage	650,000 00
Other loans with Lincoln National Bank	12,000 00
Interest due and accrued on loans.....	8,187 50
Expenses incurred but unpaid	1,288 00
Taxes accrued.....	1,750 00
Excess of assets over liabilities	99,672 52
	<hr/>
	\$1,767,898 02
	<hr/> <hr/>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions, January 1. 1894, before transactions of the day.....	\$55,847 26
From rent of that portion of the building not occupied by the company	23,889 94
From rent of safes.....	89,618 15
From storage of valuables, the safety of which is guaranteed by the company	17,546 26
From warehouse storage.....	91,922 48
From interest on loans, deposits and investments	5,451 06
From loans repaid.	15,000 00
From all other sources, viz.:	
Loans from Lincoln National Bank.....	\$37,000 00
From customers' account advance charges.....	8,782 14
	<hr/>
	40,782 14
	<hr/>
	\$290,007 24
	<hr/> <hr/>

PAYMENTS.

From loans repaid.....	\$25,000 00
For interest on bonds, loans and mortgages.....	29,808 88
For dividends to shareholders.....	70,000 00
For expenses, viz.:	
Salaries.....	\$50,810 88
Taxes and repairs on building	18,865 74
Other expenses	28,057 75
	<hr/>
	97,733 82
Other payments, viz.:	
Construction of 40 and 42 E. 42d street.....	\$51,943 20
For customers' account advance charges	2,203 16
	<hr/>
	55,146 86
Cash on hand and in banks or other moneyed institutions, December 31, 1894, after transactions of the day.....	12,828 78
	<hr/>
	\$290,007 24
	<hr/> <hr/>

LONG ISLAND SAFE DEPOSIT COMPANY, BROOKLYN.

[262 Fulton street ; incorporated 1867.]

CLEMENT LOCKITT, *President.*

JOHN A. DITMAS, *Assistant Secretary.*

DIRECTORS.

CLEMENT LOCKITT,
DANIEL D. WHITNEY,
HENRY K. SHELDON,
ROBERT LEFFERTS,
JOHN BUNCE,
THOMAS H. MESSENGER,
JOHN FRENCH,

WM. M. VAN ANDEN,
S. WARREN SNEDEN,
EDWARD D. WHITE,
GEORGE W. BERGEN,
JOHN DITMAS, JR.,
DESMOND DUNNE,
STEPHEN L. VANDERVEER,
HENRY E. HUTCHINSON.

HENRY H. ADAMS,
JOHN J. BARNIER,
WM. F. MERRILL,
WM. H. WILLIAMS,
CHARLES T. CORWIN,
THOMAS EVERIT,
JAMES M. FULLER,

FINANCIAL.

RESOURCES.

Stock investments, viz.:

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
Brooklyn Wallabout market 8 per cent. bonds.....	\$20,000 00	\$20,000 00	\$20,000 00	\$20,000 00
Real estate, cost, \$147,940.95 ; estimated present value.....				50,000 00
Vaults and safes, furniture and fixtures, cost, \$48,275 ; esti- mated present value.....				25,000 00
Cash on deposit with banks or other moneyed institutions				16,669 81
				<u>\$111,669 81</u>

LIABILITIES.

Capital stock paid in, in cash.....	\$100,000 00
Excess of assets over liabilities	11,669 81
	<u>\$111,669 81</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions, Jan- uary 1, 1894, before transactions of the day.....	\$11,148 91
From rent of safes.....	11,854 76
From storage of valuables, the safety of which is guaranteed by the company	2,038 18
From silver storage.....	
From warehouse storage.....	735 44
From interest on loans, deposits and investments	
	<u>\$25,777 29</u>

PAYMENTS.

For expenses, viz.:

Salaries.....	\$5,863 00	
Taxes.....	760 46	
Rent of building.....	1,275 00	
Other expenses.....	1,109 20	\$9,107 98
Cash on hand and in banks or other moneyed institutions, December 31, 1894, after transactions of the day.....		16,669 81
		<u>\$25,777 29</u>

MANHATTAN SAFE DEPOSIT COMPANY, NEW YORK

* MANHATTAN SAFE DEPOSIT COMPANY, NEW YORK

[346-8 Broadway; incorporated, 1882.]

A. H. WELCH, *President.*

JOHN J. PULL

TRUSTEES.

JOHN A. McCALL,
A. H. WELCH,
W. L. STRONG,
T. M. IVES,

HENRY TUCK,
WOODBURY LANGDON,
R. W. WEEKS,
W. H. APPLETON,
C. C. WHITNEY.

EDWARD N. GIL
W. H. LEWIS,
W. T. BOOTH,
W. J. WESTCOTT

FINANCIAL.
RESOURCES.

Vaults and safes, cost, \$150,000; estimated present value	
Furniture and fixtures, cost, \$10,000; estimated present value:	
Cash on deposit with banks or other moneyed institutions.....	
Safe rentals due and accrued.	
Warehouse storage due and accrued.....	
Tin boxes on hand.....	—
	=

LIABILITIES.

Capital stock paid in, in cash	=
--------------------------------------	---

CASH TRANSACTIONS DURING THE YEAR 1894

RECEIPTS.

Cash on hand and in banks or other moneyed institutions, Jan- uary 1, 1894, before transactions of the day	
From rent of that portion of the building not occupied by the company	
From rent of safes	
From storage of valuables, the safety of which is guaranteed by the company.....	
From warehouse storage.....	
From sale of tin boxes for safes.....	
From interest on loans, deposits and investments.....	
From all other sources, viz.: New set keys sold.....	—
	=

PAYMENTS.

For expenses, viz.:	
Salaries	\$14,761 00
Taxes and repairs on building	1,032 50
Rent of building	17,500 03
Other expenses	2,311 75
	—
Other payments, viz.:	
Purchase of tin boxes.....	\$16 05
New locks, keys, etc	67 27
	—
Cash on hand and in banks or other moneyed institutions, De- cember 31, 1894, after transactions of the day	—
	=

* Going out of business about May 1, 1895.
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MERCANTILE SAFE DEPOSIT COMPANY, NEW YORK CITY.

[120 Broadway; incorporated 1875.]

LYMAN RHOADES, President.**GEORGE BOSCAWEN, Treasurer****TRUSTEES.****HENRY B. HYDE,
HENRY S. TERBELL,****HENRY A. HURLBUT,
GEORGE W. PHILLIPS,
THOMAS D. JORDAN.****LYMAN RHOADES,
LOUIS FITZGERALD,****FINANCIAL.****RESOURCES.****Stock investments, viz.:**

<i>Stocks and bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
New York city school bonds	\$98,463 50	\$100,000 00	\$101,500 00	
N. Y. city additional water stk.	195,250 00	200,000 00	203,000 00	
Western Union Telegraph stock,	91,287 50	100,000 00	91,287 50	
	<u>\$385,000 00</u>	<u>\$400,000 00</u>	<u>\$395,787 50</u>	\$395,787 50
Loans on collaterals and personal securities.....				5,000 00
Cash on hand				1,961 89
For use of safes, due and accrued				2,797 50
Storage due and accrued.....				1,276 23
Tin boxes on hand.....				1,500 00
Amount of assets not included under any of the above heads, viz.:				
Western National Bank			\$1,980 44	
Loans			5,447 87	
Business and good will.....			200,000 00	
Dividend due			1,250 00	
				<u>208,677 81</u>
				<u>\$617,000 43</u>

LIABILITIES.

Capital stock authorized, \$500,000; paid in, in cash.....	\$500,000 00
Other loans.....	316,000 00
Expenses incurred but unpaid.....	850 00
Excess of assets over liabilities	150 43
	<u>\$617,000 43</u>

CASH TRANSACTIONS DURING THE YEAR 1894.**RECEIPTS.**

Cash on hand and in banks or other moneyed institutions, January 1, 1894, before transactions of the day	\$5,704 09
From rent of that portion of the building not occupied by the company	12,000 00
From use of safes.....	184,164 49
From storage of valuables, the safety of which is guaranteed by the company	3,930 29
From silver storage	83 83
From warehouse storage and merchandise.....	2,026 46
From interest on loans, deposits and investments.....	821 91
From all other sources, viz.:	
Police and burglar alarm	\$10,052 01
Outside vaults	13,690 00
Special deposits.....	8,500 00
Loan	125,816 13
	<u>158,058 13</u>
	<u>\$311,789 20</u>

THE NATIONAL SAFE DEPOSIT COMPANY OF NEW YORK. 491

PAYMENTS.

For dividends to shareholders		\$120,000 00
For expenses, viz.:		
Salaries.....	\$34,945 63	
Taxes and repairs on buildings.....	2,287 50	
Rent of building	46,447 63	
Other expenses	6,907 87	
		90,588 67
Other payments, viz.:		
Tin boxes.....	\$40 11	
Western Union Telegraph stock	91,287 50	
Loss, St. Nicholas Bank	861 53	
Loans	7,500 00	
		99,189 14
Cash on hand and in banks or other moneyed institutions, December 31, 1894, after transactions of the day		1,961 39
		<u>\$311,789 20</u>

* THE NATIONAL SAFE DEPOSIT COMPANY OF NEW YORK.

[32 Liberty street; incorporated 1894.]

JAMES C. HOLDEN, *President.*

J. LYNCH PENDERGAST, *Secretary.*

DIRECTORS.

JOHN W. AUCHENCLOSS,
JOHN A. FONDA,

JAMES C. HOLDEN,
FREDERICK O. BARTON,
JAMES E. GRANNISS.

ISAAC F. LLOYD,
THEODORE W. MORRIS,

FINANCIAL.

RESOURCES.

Stock investments, viz.:

<i>Stocks and Bonds.</i>	<i>Cost.</i>	<i>Par value.</i>	<i>Estimated market value.</i>	
New York City additional water stock.....	\$184,537 50	\$185,000 00	\$189,625 00	\$189,625 00
Furniture and fixtures, cost, \$411.15; estimated present value..				411 15
Cash on deposit with banks or other moneyed institutions....				7,510 98
Cash on hand.....				110 91
Safe rentals due and accrued				1,862 50
Silver storage due and accrued.....				141 77
Warehouse storage due and accrued.,..				
Tin boxes on hand.....				852 22
Amount of assets not included in any of the above heads, viz.:				
Burglar alarm service.....			\$632 88	
Repair accounts			10 00	
Organization expenses.....			2,174 80	
Supplies			156 87	
Interest on stocks.....			1,887 50	
Interest on deposits.....			14 03	
				4,875 58
				<u>\$203,890 01</u>

LIABILITIES.

Capital stock paid in, in cash	\$200,000 00
Expenses incurred but unpaid.....	1,472 16
Other liabilities not included under any of the above heads, viz.:	
Taxes accrued.....	150 00
Excess of assets over liabilities...	2,267 85
	<u>\$203,890 01</u>

* Doing business eight months.

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions, May 1, 1894, before transactions of the day	\$200,000 00
From rent of safes.	6,684 91
From storage of valuables, the safety of which is guaranteed by the company	291 79
From silver storage	
From warehouse storage.....	
From interest on loans, deposits and investments	3,146 01
From all other sources, viz.: Burglar alarm service	3,674 98
	<u>\$218,797 00</u>

PAYMENTS.

For interest on bonds, loans and mortgages.....	\$797 99
For expenses, viz.:	
Salaries.....	\$10,110 70
Rent of building.....	4,250 00
Other expenses.....	5,746 19
	<u>20,106 99</u>
Other payments, viz.:	
Furniture and fixtures	\$411 15
Tin boxes..	332 22
Bond purchase	184,537 10
	<u>185,270 87</u>
Cash on hand and in banks or other moneyed institutions, December 31, 1894, after transactions of the day	7,621 84
	<u>\$218,797 00</u>

NEW YORK PRODUCE EXCHANGE SAFE DEPOSIT AND STORAGE COMPANY, NEW YORK CITY.

[Corner Whitehall and Stone streets; incorporated 1883.]

JAMES McGEE, President. S. G. BAYNE, Treasurer.

TRUSTEES.

JAMES MCGEE,	ALEXANDER E. ORR,	ALFRED M. HOYT,
SAMUEL JACOBY,	E. M. VAN TASSEL,	FORREST H. PARKER,
GEORGE F. GREGORY,	R. H. LAIMBEER,	GUSTAV H. SCHWAB,
S. G. BAYNE,	JOHN SINCLAIR,	WM. A. NASH,
	WM. H. PEARSON,	

FINANCIAL RESOURCES.

Stock investments, viz.:

Stocks and bonds.	Cost.	Par value.	Estimated market value.
New York city aqueduct bonds .	\$10,618 22	\$10,000 00	\$10,000 00
United States bonds.....	26,853 75	22,000 00	24,420 00
	<u>\$37,471 97</u>	<u>\$32,000 00</u>	<u>\$34,420 00</u>
Vaults and safes, cost, \$84,856.17; estimated present value ...			84,856 17
Furniture and fixtures, cost, \$39,108.98; estimated present value,			38,259 84
Cash on deposit with banks or other moneyed institutions.....			2,803 09
Cash on hand, unpaid dividends.....			1,616 00
Estimated safe rentals due and accrued			2,000 00
Silver storage due and accrued			
Warehouse storage due and accrued.....			
Amount of assets not included under any of the above heads, viz.: Certificate of membership in New York Produce Exchange			450 00
			<u>\$164,405 10</u>

SAFE DEPOSIT COMPANY OF NEW YORK.

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LIABILITIES.

Capital stock paid in, in cash	\$150,000 00
Expenses incurred but unpaid	1,858 83
Other liabilities not included under any of the above heads, viz.: Unpaid dividends	1,616 00
Excess of assets over liabilities	11,480 77
	<u>\$164,405 10</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions, Jan- uary 1, 1894, before transactions of the day	\$595 41
From rent of safes	25,852 03
From storage of valuables, the safety of which is guaranteed by the company	878 50
From warehouse storage	8,858 29
From sale of tin boxes for safes	24 70
From interest on loans, deposits and investments	1,809 74
From all other sources, viz.: Lost keys	\$14 50
Key deposits	169 00
Sundries	16 50
	<u>200 00</u>
	<u>\$36,708 67</u>

PAYMENTS.

For dividends to shareholders	\$12,000 00
For expenses, viz.: Salaries	\$2,521 00
Taxes	2,180 98
Rent of building	6,250 00
Other expenses	2,640 70
	<u>20,542 68</u>
Other payments, viz.: Construction	1,862 90
Cash on hand and in banks or other moneyed institutions, De- cember 31, 1894, after transactions of the day	2,808 09
	<u>\$36,708 67</u>

SAFE DEPOSIT COMPANY OF NEW YORK.

[140 Broadway; incorporated 1861.]

FRANCIS M. JENCKS, President. GEORGE H. VOSE, Secretary and Treasurer.

DIRECTORS.

JOSEPH I. BICKNELL, WARREN B. SAGE, JOHN F. HALSTEAD, DANIEL F. APPLETON,	ISAAC P. MARTIN, A. D. HOPE, CHARLES T. BARNEY, WILLIAM H. HOLLISTER, GEORGE H. VOSE.	JOSEPH T. LOW, FRANCIS M. JENCKS, JOHN L. BREWSTER, PETER B. WYCKOFF,
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FINANCIAL.

RESOURCES.

Stock investments, viz.:

Stocks and bonds.	Cost.	Par value.	Estimated market value.
N. Y., L. E. and W. stk., 600 shares	\$66,000 00	\$60,000 00	\$66,000 00
Morris and Essex stk., 200 shares	12,412 50	10,000 00	12,412 50
R., W. and O. stk., 200 shares..	21,487 50	20,000 00	21,487 50
New York city bonds	81,450 00	81,000 00	81,450 00
United States bonds	211,450 00	198,000 00	211,450 00
	<u>\$392,800 00</u>	<u>\$364,000 00</u>	<u>\$392,800 00</u>

Cash on deposit with banks or other moneyed institutions ...	\$5,722 16
Cash on hand, checks, bills and cash memoranda	1,027 69
Tin boxes on hand.....	84 94
	<u>\$399,684 79</u>

LIABILITIES.

Capital stock paid in, in cash	\$283,800 00
Other loans	10,187 50
Other liabilities not included under either of the above heads, viz.:	
Taxes accrued.....	\$75 00
Rent.....	1,750 00
Salaries to balance	194 81
	<u>2,019 81</u>
Excess of assets over liabilities	104,128 08
	<u>\$399,684 79</u>

CASH TRANSACTIONS DURING THE YEAR 1894.

RECEIPTS.

Cash on hand and in banks or other moneyed institutions, January 1, 1894, before transactions of the day	\$3,729 25
From rent of safes.....	70,578 83
From silver storage	1,647 88
From sale of tin boxes for safes	189 50
From interest on loans, deposits and investments	16,089 74
From all other sources, viz.:	
Beach estate.....	\$60 00
Loan	10,187 50
	<u>10,247 50</u>
	<u>\$102,481 70</u>

PAYMENTS.

For interest on bonds, loans and mortgages.....	\$78 90
For dividends to shareholders.....	22,664 00
For expenses, including rent .. .	24,654 87
Salaries	20,788 92
Other payments, viz.:	
City bonds (\$8,000).....	\$8 000 00
City bonds (\$10,000).....	10,187 50
Tin box	224 85
Advertising.....	1, 85 25
Two months' rent	3,500 00
City taxes, \$6 75; State taxes, \$2 50; total.....	925 00
Window guards	1,498 00
Winchester arms	202 56
New safes	1,214 00
Commission	10 00
	<u>27,695 16</u>
Cash on hand and in banks or other moneyed institutions, December 31, 1894, after transactions of the day.	6,749 85
	<u>\$102,481 7</u>

CONDITION OF SAFE DEPOSIT COMPANIES.

4

Statement of the Condition of the Safe Deposit Companies of the State of New York on the Morning of July 1, 1894.

NAMES.	RESOURCES.					
	Stock investments.	Real estate.	Vaults and safes.	Furniture and fixtures.	Loans on collaterals.	Cash deposited.
Albany Safe Deposit and Storage Company, Albany	\$1,550 79	\$30,395 45	\$5,788 33	.....	\$0,212 37
American Safe Deposit Company, New York city	216,639 06	47,356 41	24,958 47	.....	4,354 46
Bankers' Safe Deposit Company, New York city	59,572 14	8 00	.....	5,191 78
Binghamton Safe Deposit Company, Binghamton	7,664 15	.....	.....	4,438 47
Brooklyn City Safe Deposit Company	210,000 00	18,691 51	.....	.....	6,509 59
Central Park Safe Deposit Company, New York city*	312 50
Central Safe Deposit Company, New York city	201,000 01	78,964 53	8,000 01	\$440 00	39 91
Fifth Avenue Safe Deposit Company, New York city	59,010 00	.....	.....	5,808 62
Franklin Safe Deposit Company, Brooklyn	48,865 58	2,491 58	.....	4,637 14
Harfield Safe Deposit Company, New York city	53,778 95	54,445 43	9,455 07	.....	22,500 91
Lincoln Safe Deposit Company, New York city	1,439,143 17	73,251 64	.....	100,000 00	16,734 69
Long Island Safe Deposit and Storage Company, Brooklyn	50,000 00	25,000 00	.....	.....	16,510 58
Manhattan Safe Deposit and Storage Company, New York city	150,000 00	0,000 00	.....	10,086 18
Mercantile Safe Deposit Company, New York city
National Safe Deposit Company of New York city
New York Produce Exchange Safe Deposit and Storage Company	54,443 47	39,105 98	.....	10,389 50
Safe Deposit Company of New York	10,028 64
Totals	\$1,172,986 83	\$8,358,108 97	\$794,303 46	\$86,128 26	\$100,440 00	5,508 99
						\$127,077 61
						\$4,639 21

* Deficiency July 1, 1894, \$1,373.60, which was added to other assets for balance.

Statement of the Condition of the Safe Deposit Companies of the State of New York, etc.— (Cont'd).

NAMES.	RESOURCES.						LIABILITIES.	
	Safe rentals.	Silver storage.	Warehouse storage.	Tin boxes.	Other assets.	Total resources.	Capital.	Excess of assets over liabilities.
Albany Safe Deposit and Storage Company, Albany.....	\$306 00	\$761 75	\$173 53	....	\$853 25	\$94,701 85	\$90,000 00	\$4,701 85
American Safe Deposit Company, New York city.....	1,306 33	1,873 11	....	\$833 30	3,141 66	400,687 86	300,000 00	100,687 86
Bankers Safe Deposit Company, New York city.....	....	....	....	500 00	....	10,400 74	100,000 00	89,599 26
Binghamton Safe Deposit Company, Binghamton.....	....	....	....	....	....	12,123 12	10,000 00	2,123 12
Brooklyn City Safe Deposit Company.....	2,297 42	1,068 20	....	....	2,801 02	297,786 85	100,000 00	70,686 85
Brooklyn Park Safe Deposit Company, New York city* .	430 25	483 95	....	....	2,348 60	103,870 20	100,000 00	3,870 20
Central Safe Deposit Company, New York city.....	1,000 00	6,000 00	....	2,936 26	22,518 36	802,012 60	500,000 00	302,012 60
Central Avenue Safe Deposit Company, New York city.....	....	....	....	957 60	....	106,991 22	100,000 00	6,991 22
Fifth Avenue Safe Deposit Company, Brooklyn.....	....	....	....	....	....	10,021 42	100,000 00	89,978 58
Franklin Safe Deposit Company, New York city.....	3,093 00	3,322 05	2,720 14	....	1,333 23	10,800 93	150,000 00	139,199 07
Garfield Safe Deposit Company, New York city.....	5,119 00	6,354 87	61,190 72	....	6,906 04	1,76,808 13	1,000,000 00	76,808 13
Long Island Safe Deposit Company, New York city.....	....	....	....	....	....	110,512 22	100,000 00	10,512 22
Long Island Safe Deposit and Storage Company, Brooklyn	600 00	105 00	943 70	100 00	....	171,554 88	160,000 00	11,554 88
Manhattan Safe Deposit and Storage Co., New York city	4,035 37	1,703 14	772 00	1,000 00	203,020 00	513,722 61	200,000 00	313,722 61
Mercantile Safe Deposit Company, New York city.....	167 50	3 86	1 00	....	5,644 40	201,427 51	200,000 00	1,427 51
National Safe Deposit Company of New York city.....	2,000 00	....	....	....	475 00	171,427 07	150,000 00	21,427 07
N. Y. Produce Exchange Safe Deposit and Storage Co....	....	....	....	69 84	....	383,390 19	283,200 00	100,190 19
Safe Deposit Company of New York.....	....	....	....	....	....	....	....	....
Totals.....	\$30,334 87	\$91,706 95	\$66,166 09	\$6,697 80	\$248,953 38	\$5,004,576 39	\$3,993,200 00	\$411,371 41

* Deficiency July 1, 1894, \$1,378.60, which was added to other assets for balance.

Statement of the Condition of the Safe Deposit Companies of the State of New York, etc.— (Concluded).

NAMES.	LIABILITIES.					
	Bonds outstanding.	Loans secured by bond and mortgage.	Other loans	Interest due and accrued on loans.	Expenses	Other liabilities.
Albany Safe Deposit and Storage Company, Albany	.....	.....	.....	.....	.....	.....
American Safe Deposit Company, New York city	\$100,000 00	.....	.....	\$350 00	\$346 50	.....
Bankers' Safe Deposit Company, New York city	.....	.....	.....	.....	.....	.....
Binghamton Safe Deposit Company, Binghamton	.....	.....	.....	.....	.....	.....
Brooklyn City Safe Deposit Company	.....	\$55,000 00	.....	1,100 00	.....	11,000 00
Central Park Safe Deposit Company, New York city*	.....	.....	.....	.....	20 30	3,850 00
Central Safe Deposit Company, New York city	205 000 00	12,500 00	.....	.....	1,507 64	4,412 07
Fifth Avenue Safe Deposit Company, New York city	.....	.....	.....	.....	.....	5,168 24
Franklin Safe Deposit Company, Brooklyn	.....	.....	.....	.....	500 07	.....
Garfield Safe Deposit Company, New York city	.....	.....	.....	.....	2,815 51	1,390 00
Lincoln Safe Deposit Company, New York city	.....	650,000 00	.....	3,187 50	.....	7,252 80
Long Island Safe Deposit and Storage Company, Brooklyn	.....	.....	.....	.....	.....	.....
Manhattan Safe Deposit and Storage Company, New York city	.....	.....	\$187,000 00	.....	300 00	.....
Mercantile Safe Deposit Company, New York city	.....	.....	.....	.....	1,487 51	.....
National Safe Deposit Company of New York city	.....	.....	.....	.....	1,355 23	.....
New York Produce Exchange Safe Deposit and Storage Company	.....	.....	.....	.....	.....	532 00
Safe Deposit Company of New York	.....	.....	.....	.....	.....	3,090 15
Totals	\$305,000 00	\$717,500 00	\$ 87,000 00	\$4,557 50	\$9,075 49	\$16,791 99
						\$, 0 , 576 39

* Deficiency July 1, 1871, \$1,278.60, which was added to other assets for balance.

Statement of the Condition of the Safe Deposit Companies of the State of New York on the Morning of January 1, 1895.

NAMES.	RESOURCES.						
	Stock investments.	Real estate.	Vaults and safes.	Furniture and fixtures.	Loans on collaterals.	Cash deposited.	Cash on hand.
Albany Safe Deposit and Storage Company, Albany.....	.....	\$51,550 79	\$20,188 45	\$5,578 83	.....	\$1,810 00	\$84 23
American Safe Deposit Company, New York city....	.....	318,129 77	49,356 44	24,858 49	.....	848 64	100 00
Bankers' Safe Deposit Company, New York city.....	\$58,246 88	.....	59,872 14	300 00	.....	5,250 75	.....
Binghamton Safe Deposit Company, Binghamton.....	.....	.....	7,684 65	.....	.....	4,685 87	.....
Brooklyn City Safe Deposit Company, Brooklyn.....	.....	210,000 00	15,671 53	.....	.....	2,730 10	81 08
Brooklyn Park Safe Deposit Company, New York city.....	100,475 00	.....	.....	.....	.....	708 51	6 00
Central Safe Deposit Company, New York city.....	.....	\$200,070 00	73,924 83	5,000 00	\$240 00	.....	1 00
Central Safe Deposit Company, New York city.....	50,691 25	.....	.....	50,000 00	.....	.....	5,280 46
Fifth Avenue Safe Deposit Company, Brooklyn.....	48,180 00	.....	49,554 32	3,492 51	.....	445 58	.....
Franklin Safe Deposit Company, New York city.....	.....	63,776 95	84,445 43	9,485 07	.....	9,764 85	56 47
Garfield Safe Deposit Company, New York city.....	.....	1,512,067 51	75,261 64	3,600 00	85,000 00	12,823 73	.....
Lincoln Safe Deposit Company, New York city.....	.....	50,000 00	.....	25,000 00	.....	16,669 31	.....
Long Island Safe Deposit Company, Brooklyn.....	20,000 00	.....	.....	.....	.....	7,189 43	.....
Longhattan Safe Deposit and Storage Company, New York city*.....	.....	.....	.....	.....	.....	.....	.....
Mercantile Safe Deposit Company, New York city.....	225,787 50	.....	.....	.....	5,000 00	.....	1,951 39
Mercantile Safe Deposit Company, New York city.....	159,635 00	.....	.....	411 15	.....	7,510 98	110 91
National Safe Deposit Company of New York city†.....	.....	.....	.....	38,359 84	.....	2,808 09	1,616 00
New York Produce Exchange Safe Deposit and Storage Company.....	24,420 00	.....	84,856 17	.....	.....	5,723 16	1,037 69
New York Safe Deposit Company of New York city.....	222,800 00	.....	.....	.....	.....	.....	.....
Security Safe Deposit Company, Buffalo‡.....	.....	.....	.....	.....	.....	.....	.....
Totals	\$1,200,225 63	\$2,405,565 03	\$531,585 60	\$166,385 39	\$90,240 00	\$79,083 55	\$10,825 17

* To close its business about May 1, 1895. Charged off vaults, safes, furniture and fixtures which represented a cost of \$160,000. † Doing business eight months. ‡ Organized October, 1894. Report not included.

Statement of the Condition of the Safe Deposit Companies of the State of New York, etc.—(Cont'd).

NAMES.	RESOURCES.						LIABILITIES.	
	Safe rentals.	Silver storage.	Warehouse storage.	Tin boxes.	Other assets.	Total resources.	Capital.	Excess of assets over liabilities.
Albany Safe Deposit and Storage Company, Albany	\$410 00	\$407 75	\$385 63	.....	\$323 50	\$31,449 46	\$50,000 00	\$1,449 46
American Safe Deposit Company, New York city	1,205 00	1,703 00	.....	\$334 10	3,438 15	400,753 29	250,000 00	150,753 29
Bankers' Safe Deposit Company, New York city .....	.....	.....	.....	.....	.....	123,309 77	100,000 00	23,309 77
Binghamton Safe Deposit Company, Binghamton .....	.....	.....	.....	.....	.....	12,350 61	10,000 00	2,350 61
Brooklyn City Safe Deposit Company, Brooklyn	1,685 42	675 45	.....	.....	2,548 85	231,642 39	100,000 00	131,642 39
Brooklyn Park Safe Deposit Company, New York city	703 46	.....	.....	.....	2,470 01	104,251 99	10,000 00	94,251 99
Central Safe Deposit Company, New York city	1,000 00	5,000 00	.....	2,005 16	27,532 80	316,732 19	50,000 00	266,732 19
Fifth Avenue Safe Deposit Company, New York city .....	.....	.....	.....	337 00	.....	106,929 81	10,000 00	96,929 81
Franklin Safe Deposit Company, Brooklyn .....	.....	.....	.....	.....	.....	101,672 49	100,000 00	1,672 49
Garfield Safe Deposit Company, New York city	3,174 50	2,751 60	2,552 46	.....	1,233 33	178,870 65	150,000 00	28,870 65
Liberty Safe Deposit Company, New York city	5,399 80	5,390 84	50,809 92	.....	6,685 48	1,767,598 08	1,000,000 00	767,598 08
Long Island Safe Deposit Company, Brooklyn .....	.....	.....	.....	.....	.....	111,559 31	100,000 00	11,559 31
Manhattan Safe Deposit and Storage Co., New York city ..	300 00	.....	500 00	100 00	160,000 00	178,500 00	100,000 00	78,500 00
Mercantile Safe Deposit Company, New York city	2,797 50	.....	1,375 25	1,800 00	208,677 81	617,000 43	300,000 00	317,000 43
National Safe Deposit Company of New York city	1,362 50	.....	141 77	353 22	4,375 52	303,920 01	25,000 00	278,920 01
N. Y. Produce Exchange Safe Deposit and Storage Co ..	2,000 00	.....	.....	.....	450 00	184,407 10	150,000 00	34,407 10
Safe Deposit Company of New York city .....	.....	.....	.....	24 94	.....	399,554 79	253,500 00	146,054 79
Security Safe Deposit Company, Buffalo ..	.....	.....	.....	.....	.....	.....	.....	.....
Totals	\$30,657 00	\$18,118 64	\$63,756 50	\$6,765 12	\$418,013 46	\$5,102,050 09	\$3,398,300 00	\$1,703,750 09

* To close its business about May 1, 1885. Charged off vaults, safes, furniture and fixtures which represented a cost of \$150,000.
 † Organized October, 1884. Report not included. ‡ Doing business eight months.

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